U.S. Branches of Foreign Banks

Listed Alphabetically, Within City
With C&I Loans, Assets, and Deposits for June 30, 1985*
Compared with June 30, 1984

(Dollar Figures in Thousands)

	ILLINOIS	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
	Chicago (Continued)						
31	National Bank of Canada (H,x)	93,312	130,977	198,472	206,010	407	5
32	National Bank of Greece	8,080	7,090	49,614	44,042	45,000	38,193
33	National Bank of Pakistan	425	380	4,310	4,380	3,100	3,150
34	National Westminster Bank Plc	242,448	211,288	334,088	238,320	852	1,521
35	Sanwa Bank Ltd. (x)	188,310	280,014	1,208,193	1,352,451	76,025	450,203
36	Societe Generale	49,156	112,358	53,779	112,948	538	843
37	Standard Chartered Bank Plc	67,657	61,409	96,267	103,310	25,471	13,342
38	State Bank of India	5,403	6,861	25,068	29,245	16,749	13,464
39	Sumitomo Bank Ltd. (x)	324,987	298,711	862,646	789,747	555,121	463,459
40	Swiss Bank Corp.	202,242	393,194	264,109	446,727	13,111	27,268
41	Tokai Bank Ltd. (x)	206,061	191,116	500,960	359,543	110,475	119,420
42	Toronto Dominion Bank	395,947	194,753	487,725	277,211	2,079	1,150
43	Union Bank of Switzerland	67,340	116,786	165,076	193,832	15	7,720
44	Westpac Banking Corp.	1,313	729	28,560	2,825	57	207

	MASSACHUSETTS	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
	Boston						
1	Bank Hapoalim (x)	107,480	67,547	151,056	99,779	38,216	31,556
2	Bank of Nova Scotia	116,243	112,783	102,084	109,774	41,086	40,114
3	Barclays Bank Plc.	61,152	59,095	67,077	61,742	4,944	5,144
4	Lloyds Bank International Plc.	0	0	0	356	0	238
5	National Bank of Greece (H)	10,804	5,879	45,659	32,850	38,394	26,130
	Cambridge						
1	National Bank of Greece (H)	(e)					

	NEW YORK	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
	New York						
1	Algemene Bank Nederland (f,x)	222,555	296,725	1,592,386	1,890,653	1,038,975	805,060
2	Allied Irish Bank Ltd. (H)	15,339	10,308	84,560	124,611	78,553	51,336
3	Amsterdam Rotterdam Bank (H,x)	113,504	153,440	751,385	714,288	388,250	417,170
4	Arab African International Bank (x)	19,366	17,594	329,968	346,370	1,334	829
5	Arab Bank Ltd. (H,x)	15,695	10,409	275,121	422,278	13,566	131,513
6	Arab Banking Corp. (H,x)	209,557	154,682	352,044	419,255	165,390	238,639
7	Australia & New Zealand Banking Corp. (H)	14,561	1,832	145,271	145,325	54,573	46,908
8	Banca Commerciale Italiana (H,x)	412,630	314,241	2,965,680	1,861,903	2,326,055	1,514,447
9	Banca della Svizzera Italiana (H,x)	23,785	3,856	327,173	189,873	24,414	9,265
10	Banca Nazionale del Lavoro (H,x)	896,148	719,960	3,384,764	2,418,680	2,850,511	1,934,359
11	Banca Nazionale dell' Agricoltura (H,x)	248,711	152,564	1,215,611	953,991	857,743	568,080
12	Banca Popolare di Milano (H)	68,435	11,918	364,299	357,279	324,356	228,830
13	Banco Auxiliar (H,x)	13,671	6,910	46,273	39,560	3,200	14,256
14	Banco Bamerindus do Brasil (H,x)	2,584	995	113,145	50,106	1,664	212
15	Banco Bandeirantes (H)	0	0	10,754	4,285	0	0
16	Banco Brasileiro de Descontos (H,x)	1,161	1,642	46,785	41,307	22,252	22,116
17	Banco Central (H,x)	40,513	14,497	525,966	507,404	10,186	9,961
18	Banco Consolidado (H,f,x)	4,461	6,857	71,343	60,587	70,210	42,145
19	Banco de Bilbao (H,x)	38,760	16,372	458,219	460,300	279,489	254,345
20	Banco de Bogota (H,m,x)	50,133	57,081	159,043	166,447	120,778	101,259
21	Banco de Chile (H,x)	169	100	44,013	30,695	37,303	18,921
22	Banco de Credito del Peru (H,x)	1,619	250	25,027	18,817	14,890	8,789
23	Banco de Credito Nacional (H,x)	71,226	57,459	106,235	99,840	14,019	44,699
24	Banco de la Nacion Argentina (H,x)	243,465	257,751	650,122	673,876	213,390	448,412
25	Banco de la Rep. Oriental del Uruguay (H,x)	12,629	13,376	92,264	112,850	30,972	18,278
26	Banco de Santander (x)	33,740	9,022	146,438	174,707	136,822	163,441
27	Banco de Santander-375 Park Avenue (x)	3,210	3,389	134,493	80,439	132,526	79,642
28	Banco de Vizcaya (H,x)	26,474	26,861	99,640	72,901	57,523	34,291
29	Banco di Napoli (H,x)	1,258,392	325,511	2,783,452	1,423,362	1,677,008	908,368
30	Banco di Roma (H,x)	771,934	498,617	3,108,331	1,725,673	2,286,004	1,095,765
31	Banco di Sicilia (H,x)	224,998	92,500	716,405	743,116	301,067	327,483
32	Banco do Brasil (x)	13,239	26,093	302,982	395,287	211,420	352,549
33	Banco do Comm. e Ind. de Sao Paulo (H,m,x)	30,510	63,489	89,877	131,263	6,727	10,456
34	Banco do Estado do Parana (H)	0	0	8,098	11,451	5,512	4,406
35	Banco do Estado do Rio de Janeiro (H,x)	0	5,100	41,751	34,108	9,251	10,509
35	Banco do Estado do Rio Grande do Sul (H)	0	0	3,921	4,006	0	0
36	Banco Economico (H,x)	1,419	9,881	26,113	27,327	11,591	6,790
37	Banco Espanol de Credito	47,304	1,000	57,755	9,504	53,886	1,076
38	Banco Hispano-Americano (H)	3,581	14,250	120,444	122,962	26,018	19,308
39	Banco Itau (x)	37,543	38,791	100,694	80,402	11,307	1,813
40	Banco Mercantil de Sao Paulo (H,m,x)	3,001	4,909	80,557	114,082	9,933	101
41	Banco Nacional de Panama (H,m,x)	0	2,000	15,827	48,675	2,946	15,596
42	Banco Noroeste (H,x)	10,333	0	32,862	33,767	23,556	21,142
43	Banco Portugues do Atlantico (H,m,x)	38,498	42,784	91,409	117,048	27,157	49,751
44	Banco Real (H,x)	201,223	166,165	392,857	371,749	68,762	70,544
45	Banco Rio de la Plata (H,m,x)	24,852	15,757	297,360	255,790	144,859	128,497
46	Banco Safra (H,x)	48,737	10,028	280,940	239,768	257,700	212,753
47	Banco Union (H,m)	13.045	20,730	39,385	57,104	5,815	2,255
–	Banco Urquijo Union (H,m)	(g)	6,710	(g)	91,821	(g)	4,560
48	Bangkok Bank Ltd. (x)	16,951	4,372	269,876	283,334	109,205	56,900
49	Bank Bumiputra Malaysia Berhad (H,x)	72,324	71,341	163,000	162,000	108,893	116,000
50	Bank fur Gemeinwirtshaft (H,x)	780	2,141	225,635	205,161	185,057	170,261

* —Compiled from data taken from the Federal Reserve Board's report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1985. C&I loans are commercial and industrial loans as of 6/30/85. Assets and deposits are average balances for the 30 day period ended June 30, 1985. **(e)**—Opened 5/84. No data available. **(f)**—Has 2 branches in New York. **(g)**—This office was closed in 6/85. **(m)**—An agency under state law, but considered a branch by Federal Reserve because it has special powers, granted under New York state law, to issue large denomination deposits to both foreign and domestic residents. **(x)**—Has a international banking facility (IBF) office. **(H)**—Office is located in the bank's "home state."

U.S. Branches of Foreign Banks

Listed Alphabetically, Within City
With C&I Loans, Assets, and Deposits for June 30, 1985*
Compared with June 30, 1984

(Dollar Figures in Thousands)

	NEW YORK	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
	New York (Continued)						
51	Bank Hapoalim (h,x)	418,315	308,316	974,816	635,299	775,569	546,144
52	Bank Hapoalim (i,x)	7,872	127,145	224,592	340,283	91,794	203,211
53	Bank Julius Baer & Co. Ltd. (x)	35,448	26,262	156,417	125,384	111,650	8,275
54	Bank Leu Ltd. (H,x)	24,581	0	247,763	12,075	48,269	3,942
55	Bank of Baroda (H)	20,033	13,893	36,761	25,127	7,287	9,850
56	Bank of China (H,x)	26,797	15,774	485,272	244,007	46,265	43,231
57	Bank of East Asia (H,x)	8,475	0	46,934	5,235	12,495	0
58	Bank of India (H)	39,692	42,255	49,105	57,887	12,551	13,102
59	Bank of Montreal (H,x)	1,905,407	1,114,122	6,307,572	4,925,404	2,449,569	3,839,132
60	Bank of New Zealand (H,x)	65,487	12,411	295,494	172,704	253,733	89,104
61	Bank of Nova Scotia (H,m,x)	174,772	201,840	1,093,022	1,152,357	636,478	656,222
62	Bank of Scotland (H)	90,103	50,751	97,268	97,684	2,001	1,359
63	Bank of Seoul (H,m,x)	116,743	222,281	161,821	230,695	1,073	10,292
64	Bank of Tokyo Ltd. (m,x)	1,845,439	1,251,737	6,769,425	7,088,096	2,803,493	2,605,313
65	Bank of Yokohama, Ltd. (H,x)	422,123	410,362	1,475,658	1,005,096	1,156,752	811,174
66	Banque Bruxelles Lambert (H,x)	19,458	10,160	406,867	52,063	308,919	3,165
--	Banque de l'Union Europeenne (H)	(j)	57,359	(j)	162,890	(j)	3,173
67	Banque Francaise du Comm. Exterieur (H,x)	76,484	156,446	1,256,411	1,085,546	750,473	70,814
68	Banque Indosuez (H,x)	194,899	247,380	2,712,167	2,749,807	1,719,507	1,362,075
69	Banque Nationale de Paris (H,x)	655,722	453,202	2,203,879	2,053,113	1,528,266	1,438,026
70	Banque Paribas (H,x)	88,070	149,348	1,067,000	804,182	637,367	548,184
71	Banque Paribas (Suisse) (H)	0	0	28,513	3,000	0	0
72	Banque Worms (H,x)	51,212	18,668	91,657	111,078	65,589	2,944
73	Barclays Bank Plc. (H,k,x)	436,460	314,409	2,904,951	1,984,131	2,057,613	1,493,333
74	Bayerische Hypo.-und Wechsel Bank (H,x)	17,235	62,181	40,175	102,088	13,649	25,363
75	Bayerische Landesbank Girozentrale (H,x)	10,055	5,299	514,375	1,158,151	417,645	636,926
76	Bayerische Vereinsbank	53,519	51,828	215,899	269,359	204,048	221,254
77	Berliner Handels und-Frankfurter Bank (H,x)	99,878	79,011	167,409	185,360	67,922	42,633
78	Cassa di Risparmio delle Provincie Lombarde	(l)					
79	Cho-Heung Bank (H,x)	99,793	118,151	135,485	125,989	32,906	39,703
80	Chuo Trust & Banking Co. (H,m,x)	255,825	187,723	1,033,569	454,586	562,268	249,364
81	Commercial Bank of Korea (H,m,x)	113,430	81,869	184,697	244,665	42,629	23,547
82	Commercial Bank of Kuwait	5,000	...	601,329	...	489,367	...
83	Commerzbank (H,x)	515,262	549,033	1,316,416	1,350,250	992,924	908,593
84	Commonwealth Bank of Australia (H)	17,202	18,496	187,338	140,461	32,140	21,363
85	Continental Bank of Canada (H)	30,534	3,050	118,717	6,118	73,494	0
--	Copenhagen Handelsbank	(n)					
86	Credit Agricole Mutuel	16,751	4,000	40,985	20,215	1,050	210
87	Credit Commercial de France (H,x)	330,411	206,800	445,122	461,187	269,508	295,358
88	Credit du Nord (H,x)	14,167	22,495	606,576	873,212	470,542	605,656
89	Credit Industriel et Commercial (H,x)	161,212	122,880	1,034,128	750,017	489,109	252,845
90	Credit Lyonnais (x)	585,676	468,724	2,445,931	2,253,197	1,387,829	1,336,196
91	Creditanstalt-Bankverein (H,x)	122,953	40,339	242,777	132,823	90,122	32,948
92	Credito Italiano (H,x)	142,770	191,220	933,798	926,059	688,864	485,214
93	Dai-Ichi Kangyo Bank (x)	2,237,000	1,529,046	10,455,000	9,680,866	6,169,000	5,151,840
94	Daiwa Bank Ltd. (H,x)	596,076	476,784	3,168,316	2,363,912	2,222,120	1,535,849
95	Danske Provinsbank (H,x)	120,967	79,442	195,468	159,185	119,403	141,558
96	Deutsche Bank (H,x)	218,322	242,701	867,119	760,884	640,094	556,600
97	Deutsche Genossenschaftsbank (x)	27,561	21,967	395,748	277,965	164,709	124,435
98	Doha Bank Ltd. (H,x)	0	555	40,021	14,001	15,886	13,723
99	Dresdner Bank (x)	422,946	353,816	1,123,795	982,746	412,010	416,515
100	Dubai Bank Ltd. (H,x)	40,782	48,643	106,951	128,106	11,455	71,883
101	Fuji Bank Ltd. (H,m,x)	1,903,580	1,558,555	6,907,058	6,095,713	4,305,162	3,544,279
102	Govnor & Co. of Bank of Ireland (H,x)	25,970	24,931	280,783	272,541	141,017	109,890
—	Grindlays Bank Ltd. (H,m,x)	(o)	18,551	(o)	95,511	(o)	3,848
103	Gulf International Bank (H,x)	0	70	120,405	134,016	52,016	71,417
104	Habib Bank (H,x)	2,897	4,205	27,797	40,483	22,809	10,734
105	Hang Seng Bank Ltd. (H,x)	11,628	1,035	90,307	70,869	88,874	68,016
106	Hessische Landesbank Girozentrale (H,x)	0	0	81,358	31,469	7,300	7,000
107	Hokkaido Takushoku Bank Ltd. (x)	429,216	358,435	1,847,719	2,263,285	1,458,912	1,494,192
108	Hokuriku Bank Ltd. (H,x)	133,366	114,694	798,883	552,474	519,972	373,960
109	Hongkong & Shanghai Banking Corp. (H,x,p)	323,055	226,424	922,733	794,158	573,041	470,812
110	Industrial Bank of Japan Ltd. (H,m,x)	996,965	870,254	4,324,724	4,770,842	2,201,099	2,335,171
111	Israel Discount Bank (H)	250	250	4,987	6,971	3	2
112	Istituto Bancario San Paolo di Torino (x)	353,743	301,518	841,740	640,604	234,131	232,224
113	Ka Wah Bank Ltd. (x)	8,598	9,026	46,724	28,167	46,405	5,685
—	Kansallis-Osake Pankki	(q)					
114	Korea Exchange Bank (H,x)	267,758	223,714	713,730	507,966	127,830	71,476
115	Korea Exchange Bank	9,644	6,205	45,500	27,725	30,263	21,531
—	Korea Exchange Bank	(n)					
116	Korea First Bank (H,m,x)	242,191	277,879	310,769	354,909	15,530	4,544
117	Kredietbank (H,x)	98,419	66,157	285,470	996,527	32,598	23,601
118	Krung Thai Bank Ltd. (H,x)	5,032	5,000	57,492	80,063	31,290	23,016
119	Kyowa Bank (x)	541,749	634,297	1,887,065	1,493,695	1,295,727	982,330
120	Lloyds Bank International (x)	189,909	276,465	2,271,765	2,252,426	1,999,447	1,960,671
121	Long-Term Credit Bank of Japan (H,x)	1,022,456	763,766	2,773,179	2,970,229	1,320,655	1,218,402
122	Malayan Banking Berhad	12,469	...	108,743	...	65,112	...
123	Metropolitan Bank & Trust Co.	1,904	712	9,525	13,448	5,562	10,192
124	Middle East Bank Ltd. (H,x)	4,781	3,653	19,365	15,859	12,291	7,106
125	Midland Bank Plc.	5,579	5,256	732,419	185,629	62,629	4,293

* —Compiled from data taken from the Federal Reserve Board's report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1985. C&I loans are commercial and industrial loans as of 6/30/85. Assets and deposits are average balances for the 30 day period ended June 30, 1985. **(h)**—This branch is not FDIC-insured. **(i)**—Consolidated data for 3 FDIC-insured branches. **(j)**—This office ceased operations 12/84, when the bank was merged with Credit Industriel et Commercial. **(k)**—Has 3 branches in New York. **(l)**—Opened 5/85, no data available. **(m)**—An agency under state law, but considered a branch by Federal Reserve because it has special powers, granted under New York state law, to issue large denomination deposits to both foreign and domestic residents. **(n)**—Opened a new branch in 7/85. **(o)**—Grindlays Bank Ltd., London, was acquired by Australia and New Zealand Banking Group, Ltd., Melbourne, Australia, 9/84. **(p)**—Opened five new branches in New York between 5/85 and 6/85, and it now has eight New York branches. **(q)**—Opened a new branch in 10/85. **(x)**—Has a international banking facility (IBF) office. **(H)**—Office is located in the bank's "home state."

U.S. Branches of Foreign Banks

Listed Alphabetically, Within City
With C&I Loans, Assets, and Deposits for June 30, 1985*
Compared with June 30, 1984

(Dollar Figures in Thousands)

	NEW YORK	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
	New York (Continued)						
126	Mitsubishi Bank Ltd. (x)	1,748,502	2,246,782	7,798,844	9,866,766	4,735,622	5,558,609
127	Mitsubishi Trust & Banking Corp. (H,x)	574,150	462,638	4,169,934	2,285,137	2,549,666	1,221,997
128	Mitsui Bank Ltd. (x)	738,065	1,312,310	3,539,742	4,139,387	2,107,172	1,713,601
129	Mitsui Trust & Banking Co. Ltd. (H,x)	474,855	390,842	4,396,052	3,668,770	4,098,949	2,453,873
130	Monte dei Paschi di Siena (H,x)	84,772	42,333	690,903	768,266	540,950	613,911
131	National Australia Bank (H)	52,760	83,566	416,948	387,523	117,420	42,976
132	National Bank of Canada (x)	96,588	79,346	669,637	541,516	347,228	392,140
133	National Bank of Kuwait (H,x)	1,247	...	148,454	...	74,824	...
134	National Bank of Pakistan (H,f,x)	4,430	10,554	207,094	214,748	186,157	111,363
135	National Commercial Bank (H)	17,500	19,000	210,592	339,250	30,589	27,156
136	National Westminster Bank Plc (H,x)	717,466	642,231	2,559,850	3,214,988	1,740,924	2,200,166
137	Nedbank Ltd. (H,x)	19,645	14,809	197,089	238,286	1,042	1,404
138	Nederlandsche Middenstandsbank (H,x)	124,780	140,963	768,000	602,900	719,800	346,000
139	Nippon Credit Bank Ltd. (H,x)	1,024,478	674,047	2,743,241	2,511,470	1,784,009	1,787,394
140	Norinchukin Bank	117,230	...	2,091,612	...	281,923	...
141	Overseas Chinese Banking Corp. (H,m,x)	470	0	29,876	9,333	21,054	6,531
142	Philippine Commercial International Bank (x)	9,744	8,345	33,704	39,719	7,546	8,147
143	Philippine National Bank	494	537	14,951	15,263	9,700	13,749
144	PT Bank Central Asia	56,011	...	52,500	...	31,469	...
145	Privatbanken (H,x)	15,359	7,449	205,246	316,551	55,079	102,315
146	Rabobank Nederland (H)	149,484	281,048	770,721	625,449	16,270	1,763
147	Royal Bank of Canada (H,f,m,x)	1,321,974	632,078	2,808,466	3,000,236	1,423,538	745,767
148	Royal Bank of Scotland Plc (H)	35,599	27,124	73,167	106,347	9,867	14,174
149	Saitama Bank Ltd. (x)	350,020	305,419	2,203,423	2,097,520	1,434,396	1,627,506
150	Sanwa Bank Ltd. (x)	1,437,686	995,561	6,181,889	7,961,432	4,130,411	5,486,023
151	Saudi International Bank (H,x)	10,000	31,996	213,688	351,111	174,501	318,450
152	Shanghai Commercial Bank Ltd.	2,274	1,314	70,362	29,396	32,885	28,497
153	Siam Commercial Bank Ltd. (m,x)	120,161	47,223	182,623	90,186	118,995	31,819
154	Societe Generale (H,x)	240,633	226,244	2,180,875	1,832,267	1,136,493	734,272
155	Societe Generale de Banque (H)	0	...	1,081,457	...	874,355	...
156	Standard Chartered Bank Plc (f,x)	231,268	196,910	848,408	945,587	538,163	718,682
157	State Bank of India (H,k)	26,018	21,542	95,531	114,797	53,842	48,838
158	State Bank of New South Wales (H)	25,063	27,002	103,297	95,480	283	10,260
159	Sumitomo Bank Ltd. (x)	917,726	1,222,628	6,459,909	4,372,534	4,333,225	3,790,464
160	Sumitomo Trust & Banking Co. Ltd. (H,x)	330,006	312,270	3,620,290	1,448,040	2,884,928	996,906
161	Swiss Bank Corp. (f,x)	1,918,379	1,326,127	5,623,290	5,299,771	2,928,457	3,528,971
162	Swiss Credit Bank (x)	362,086	439,970	2,040,134	2,073,912	1,221,757	770,859
163	Taiyo Kobe Bank Ltd. (H,x)	690,588	906,801	3,167,255	2,581,716	2,347,708	1,553,007
164	Thai Farmers Bank (H,x)	14,407	3,833	40,687	38,628	13,367	7,192
165	Tokai Bank Ltd. (x)	858,319	784,816	4,223,139	3,888,268	2,376,681	1,627,798
166	Toronto Dominion Bank (H,x)	637,809	572,323	5,190,538	4,128,951	3,029,592	1,923,992
167	Toyo Trust & Banking Co. Ltd. (H,x)	249,330	219,307	1,671,104	1,534,737	1,449,299	1,200,552
168	Turkiye Cumhuriyeti Ziraat Bankasi (H,x)	263	215	109,021	41,560	42,209	29,096
169	Udruzena Beogradska Banka (m,x)	23,740	13,340	229,123	170,837	81,648	73,704
170	Union Bank of Switzerland (x)	239,467	150,826	4,252,412	4,318,919	2,519,682	3,282,142
171	United Bank Ltd. (H,x)	8	11	26,200	16,210	15,200	6,000
172	United Bank for Africa Ltd.	0	0	246,578	12,910	223,540	0
173	United Bank of Kuwait Ltd. (H,x)	2,503	20,604	92,852	109,668	78,789	49,136
174	Westdeutsche Landesbank Girozentrale (H,x)	195,477	233,096	930,077	1,184,791	702,006	630,285
175	Westpac Banking Corp. (H)	87,390	43,503	281,816	345,106	20,622	28,787
176	Yasuda Trust & Banking Co. Ltd. (H,x)	748,872	622,300	2,844,457	1,868,425	1,787,268	1,166,775

	OREGON	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
	Beaverton						
1	Canadian Imperial Bank of Commerce (r)	495	1,145	1,048	10,086	1,048	2,399
	Portland						
1	Bank of Nova Scotia	16,568	47,860	506,784	616,085	500,416	610,446
2	Bank of Tokyo Ltd.	126,866	121,843	1,014,320	1,296,473	952,279	1,230,632
3	Canadian Imperial Bank of Commerce	40,634	56,286	636,137	729,229	623,977	712,433
4	Canadian Imperial Bank of Commerce (r)	242	5,300	972	10,343	965	3,216
5	Hongkong & Shanghai Banking Corp.	8,273	6,322	20,156	10,748	11,453	6,680
6	Royal Bank of Canada	596,969	522,571	725,510	702,341	218,171	160,477

	PENNSYLVANIA	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
	Philadelphia						
1	Bank Hapoalim (x)	104,699	54,041	143,850	104,349	62,637	84,595
2	Bank Leumi le-Israel	39,639	62,201	90,791	102,992	76,675	82,231
	Pittsburgh						
1	Algemene Bank Nederland	21,422	21,452	36,624	30,034	1,651	1,392
2	Barclays Bank International	28,603	25,175	47,731	39,280	1,394	1,493
3	Canadian Imperial Bank of Commerce	54,205	78,032	113,029	142,615	4	828
4	Lloyds Bank International (x)	330,542	281,424	336,005	287,170	1,113	1,976

	PUERTO RICO	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
1	Royal Bank of Canada-Hato Rey	N.A.	49,701	N.A.	124,816	N.A.	116,083
2	Royal Bank of Canada-Mayaguez	N.A.	20,857	N.A.	24,359	N.A.	20,777
3	Royal Bank of Canada, San Juan	286,272	207,197	514,326	356,722	495,453	296,916
4	Royal Bank of Canada-JFK, San Juan	N.A.	38,348	N.A.	40,175	N.A.	31,925
5	Royal Bank of Canada-Santurce	N.A.	9,848	N.A.	47,008	N.A.	45,787

* —Compiled from data taken from the Federal Reserve Board's report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1985. C&I loans are commercial and industrial loans as of 6/30/85. Assets and deposits are average balances for the 30 day period ended June 30, 1985. **(f)**—Has 2 branches in New York. **(k)**—Has 3 branches in New York. **(m)**—An agency under state law, but considered a branch by Federal Reserve because it has special powers, granted under New York state law, to issue large denomination deposits to both foreign and domestic residents. **(r)**—This branch was absorbed by Oregon First Bank, Portland, on 7/27/85. **(x)**—Has a international banking facility (IBF) office. **(H)**—Office is located in the bank's "home state." **(N.A.)**—Not available.

U.S. Branches of Foreign Banks

Listed Alphabetically, Within City
With C&I Loans, Assets, and Deposits for June 30, 1985*
Compared with June 30, 1984

(Dollar Figures in Thousands)

	VIRGIN ISLANDS	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
	Charlotte Amalie						
1	Bank of Nova Scotia (s)	8,337	13,470	176,448	390,527	158,125	378,341
2	Barclays Bank International (t)	22,310	19,286	159,257	120,706	156,470	118,050

	WASHINGTON	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
	Seattle						
1	Algemene Bank Nederland	17,714	14,062	14,555	15,032	155	646
2	Bank of Tokyo Ltd.	160,149	191,351	182,903	251,115	156,781	216,829
3	Barclays Bank International	104,213	116,039	122,323	127,232	796	1,051
4	Canadian Imperial Bank of Commerce	42,040	68,447	93,325	142,811	38,840	78,966
5	Hokkaido Takushoku Bank Ltd. (x)	69,715	70,185	163,695	140,459	3,701	12,421
6	Hongkong & Shanghai Banking Corp.	11,894	3,208	32,792	18,340	23,805	12,144
7	Korea Exchange Bank	30,649	20,980	113,236	158,564	323	981
8	Mitsui Bank Ltd. (x)	35,913	90,503	277,502	320,256	177,906	130,106
9	Standard Chartered Bank	8,078	10,697	16,325	17,494	7,148	5,295
10	Sumitomo Bank Ltd. (x)	106,144	124,851	335,024	328,400	203,489	177,513
11	Taiyo Kobe Bank Ltd. (x)	82,389	64,046	390,475	269,612	92,704	14,785

* —Compiled from data taken from the Federal Reserve Board's report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1985. C&I loans are commercial and industrial loans as of 6/30/85. Assets and deposits are average balances for the 30 day period ended June 30, 1985. **(r)**—This branch was absorbed by Oregon First Bank, Portland, on 7/27/85. **(s)**—Includes branches in Christiansted and Frederiksted. **(t)**—Includes branch in St. Thomas. **(x)**—Has a international banking facility (IBF) office. **(H)**—Office is located in the bank's "home state."

Totals for U.S. Branches of Foreign Banks

On June 30, 1985

(Dollar Figures in Millions)

	Number	C&I Loans	Assets	Deposits
Beverly Hills	1	88.5	254.2	218.0
Encino, Calif.	2	84.6	173.9	66.5
Los Angeles, Calif.	17	677.7	2,291.1	1,241.4
San Francisco	9	379.7	1,161.0	398.0
District of Columbia	3	19.2	300.8	121.1
Agana, Guam	3	20.3	67.8	62.9
Chicago	44	5,406.9	14,390.9	5,182.0
Boston	5	295.7	365.9	122.6
Cambridge, Mass.	1	...	...	...
New York	195	42,297.7	193,795.4	115,771.9
Beaverton, Ore.	1	0.5	1.0	1.0
Portland, Ore.	6	789.6	2,903.9	2,307.3
Philadelphia	2	144.3	234.6	139.3
Pittsburgh	4	434.8	533.4	4.2
Puerto Rico	5	286.3	514.3	495.5
Virgin Islands	2	30.6	335.7	314.6
Seattle	11	668.9	1,741.2	705.6
Totals	**311**	**51,625.3**	**219,065.1**	**127,151.9**

Top 10 Branches in the U.S.

Based on C&I Loans and Assets on June 30, 1985

(Dollar Figures in Millions)

Rank 1985	Rank 1984		6/30/85	6/30/84
		C&I LOANS		
1	3	Dai-Ichi Kangyo Bank, New York	$2,237.0	$1,529.0
2	4	Swiss Bank Corp., New York	1,918.4	1,326.1
3	8	Bank of Montreal, New York	1,905.4	1,114.1
4	2	Fuji Bank Ltd., New York	1,903.6	1,558.6
5	6	Bank of Tokyo Ltd., New York	1,845.4	1,251.7
6	1	Mitsubishi Bank Ltd., New York	1,748.5	2,246.8
7	9	Sanwa Bank Ltd., New York	1,437.7	995.6
8	...	Royal Bank of Canada, New York	1,322.0	632.1
9	...	Banco di Napoli, New York	1,258.4	325.5
10	...	Nippon Credit Bank Ltd., New York	1,024.5	674.0
		ASSETS		
1	..	Dai-Ichi Kangyo Bank, New York	10,455.0	9,680.9
2	..	Mitsubishi Bank Ltd., New York	7,798.8	9,866.8
3	..	Fuji Bank Ltd., New York	6,907.1	6,095.7
4	..	Bank of Tokyo Ltd., New York	6,769.4	7,088.1
5	..	Sumitomo Bank Ltd., New York	6,459.9	4,372.5
6	..	Bank of Montreal, New York	6,307.6	4,925.4
7	..	Sanwa Bank Ltd., New York	6,181.9	7,961.4
8	..	Swiss Bank Corp., New York	5,623.3	5,299.8
9	..	Toronto Dominion Bank, New York	5,190.5	4,129.0
10	..	Mitsui Tr & Bkg Co. Ltd., New York	4,396.1	3,668.8

Top 10 Branches in the U.S.

Based on Total Deposits on June 30, 1985

(Dollar Figures in Millions)

Rank 1985		Total Deposits 6/30/85	Total Deposits 6/30/84
1	Dai-Ichi Kangyo Bank, New York	6,169.0	5,151.8
2	Mitsubishi Bank Ltd., New York	4,735.6	5,558.6
3	Sumitomo Bank Ltd., New York	4,333.2	3,790.5
4	Fuji Bank Ltd., New York	4,305.2	3,544.3
5	Sanwa Bank Ltd., New York	4,130.4	5,486.0
6	Mitsui Tr & Bkg Co Ltd., New York	4,098.9	2,453.9
7	Toronto Dominion Bank, New York	3,029.6	1,924.0
8	Swiss Bank Corp., New York	2,928.5	3,529.0
9	Sumitomo Tr & Bkg Co. Ltd., New York	2,884.9	996.9
10	Banca Nazionale del Lavoro, New York	2,850.5	1,934.4

U.S. Agencies of Foreign Banks

Listed Alphabetically, Within City
With C&I Loans, Assets, and Deposits for June 30, 1985*
Compared with June 30, 1984

(Dollar Figures in Thousands)

	CALIFORNIA	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
	Beverly Hills						
1	Israel Disount Bank Ltd.	21,310	14,371	32,567	39,779	20,572	23,091
	Los Angeles						
1	Algemene Bank Nederland	90,010	62,167	66,416	65,599	502	722
2	Australia & New Zealand Banking Group (x)	43,946	39,850	218,980	146,763	32,639	73,726
3	Banca Commerciale Italiana (x)	118,839	116,402	233,187	221,421	64,728	127,353
4	Banca Nazionale del Lavoro (x)	78,088	119,071	406,834	236,057	54,913	42,306
5	Banca Serfin (x)	42,938	39,126	138,841	167,122	91,079	104,506
6	Banco di Sicilia (x)	49,128	8,378	80,380	8,935	25,066	0
7	Banco do Brasil (H,x)	1,076	1,499	637,577	588,985	82,939	58,033
8	Banco Exterior de Espana (x)	28,077	26,538	84,099	90,152	31,427	36,357
9	Banco Nacional de Mexico (H,x)	38,461	51,551	102,060	106,688	41,039	42,003
10	Banco Real (x)	382	1,846	47,734	48,612	39,165	39,537
11	Bancomer (H,x)	209,721	199,295	390,871	343,552	253,432	250,334
12	Bank Bumiputra Malaysia Berhad (x)	18,008	20,459	54,799	61,814	23,785	43,522
--	Bank Leumi le-Israel (H)	(a)					
13	Bank of Credit & Commerce International (x)	9,965	20,137	130,961	82,516	97,503	26,149
14	Bank of New Zealand (x)	11,305	7,627	76,488	29,934	10,112	8,471
15	Bank of Seoul & Trust Co.	58,293	134,881	108,747	177,814	332	657
16	Bank of Tokyo Ltd. (H,x)	207,538	226,656	1,979,055	1,987,491	214,679	255,316
17	Bank of Yokahoma Ltd. (o)	43,970	...	63,208	...	1,864	...
18	Banque Nationale de Paris	153,870	108,175	114,390	121,044	0	0
19	Banque Paribas	120,096	192,854	312,376	373,373	746	808
20	Bayerische Vereinsbank (H)	70,908	62,599	95,995	79,580	29	0
21	Commercial Bank of Korea (x)	85,052	67,221	173,841	174,081	199	273
22	Commonwealth Bank of Australia	49,553	44,058	103,777	162,742	8,910	0
23	Copenhagen Handelsbank (x)	26,863	1,375	57,821	30,211	20,277	11,940
24	Credit Lyonnais (H)	22,046	75,613	23,911	115,896	719	1,207
25	Credito Italiano (x)	56,578	59,378	187,379	191,035	57,810	34,389
26	Dai-Ichi Kangyo Bank (H,x)	434,933	458,417	2,603,425	2,503,497	1,173,633	1,204,269
27	Daiwa Bank Ltd. (x)	313,674	278,407	999,079	695,655	418,409	362,114
28	Deutsche Genossenschaft Bank (H,x)	33,769	44,401	120,506	67,017	42,282	17,380
29	Development Bank of Singapore Ltd.	1,714	5,127	11,532	13,921	2,304	78
30	Dresdner Bank (H)	104,973	118,611	114,713	122,298	797	689
31	Fuji Bank Ltd. (x)	728,515	644,713	2,606,023	2,797,032	1,107,609	892,999
32	Hanil Bank Ltd.	79,573	103,773	131,768	236,086	1,446	1,243
33	Hokkaido Takushoku Bank Ltd. (H,x)	116,995	67,679	314,552	298,707	157,500	158,109
34	Industrial Bank of Japan, Ltd. (x)	917,441	926,341	2,280,906	1,749,327	853,942	491,154
35	Korea Exchange Bank (x)	78,374	70,639	172,100	236,020	653	630
36	Korea First Bank	28,085	27,540	165,743	152,543	156	626
37	Kredietbank	0	0	18,570	891	463	0
38	Kyowa Bank (H,x)	250,053	145,818	763,970	449,342	240,803	167,379
39	Long-Term Credit Bank of Japan (x)	434,836	407,820	930,041	881,738	414,328	397,018
40	Mitsubishi Bank Ltd. (H,x)	307,206	349,890	2,535,410	1,992,678	901,641	574,917
41	Mitsubishi Trust & Banking Corp. (x)	227,332	140,249	2,497,886	1,717,698	1,386,056	1,112,713
42	Mitsui Bank Ltd. (H,x)	403,456	335,175	942,139	1,307,870	197,262	547,912
43	Mitsui Trust & Banking Co., Ltd. (x)	116,222	90,017	2,324,450	1,285,689	1,734,219	907,645
44	National Australia Bank (x)	171,524	108,589	254,785	201,328	58,036	43,265
45	Nippon Credit Bank Ltd. (x)	138,009	139,800	588,044	866,319	480,986	680,715
46	Overseas Union Bank Ltd. (x)	18,047	12,865	51,910	46,437	7,886	8,752
47	Philippine Commercial International Bank (x)	12,311	12,261	20,128	19,146	2,268	2,496
48	Scandinavian Bank Ltd. (x)	129,068	56,833	254,011	106,741	114,872	76,712
49	State Bank of India	17,609	2,131	54,776	54,765	347	729
50	Sumitomo Trust & Banking Co. Ltd. (x)	250,042	160,856	1,127,292	744,433	819,136	514,834
51	Taiyo Kobe Bank Ltd.	215,048	129,431	671,678	385,855	86,997	1,063
52	Thai Farmers Bank Ltd. (x)	14,910	9,205	45,711	44,949	20,772	21,143
53	Tokai Bank Ltd. (H,x)	277,749	203,343	1,447,912	1,496,535	269,097	346,113
54	Toyo Trust & Banking Co. Ltd. (x)	112,415	100,830	976,569	621,817	787,637	396,534
55	Union Bank of Switzerland (H,x)	89,886	70,297	256,305	210,490	6,070	370
56	United Overseas Bank Ltd.	2,906	4,255	13,940	21,053	1,938	1,784
57	Yasuda Trust & Banking Co. Ltd. (x)	139,293	56,386	1,792,539	1,600,961	1,398,742	1,134,017
	San Francisco						
1	Algemene Bank Nederland	53,569	48,712	58,787	55,002	1,218	1,098
2	Banco Central	52,608	37,584	277,701	235,938	91	11
3	Banco de la Nacion Argentina (x)	37,113	37,911	128,702	122,010	10,195	1,307
4	Banco de Vizcaya (x)	3,159	16,031	46,521	59,393	39,141	40,660
5	Banco di Roma (x)	192,640	160,623	1,415,644	630,101	1,097,887	442,583
6	Banco do Brasil (H,x)	0	2	746,027	716,225	126,900	83,179
7	Banco do Estado de Sao Paulo (x)	41,438	38,903	179,059	287,628	84,096	74,582
8	Banco Totta & Acores	68,724	30,261	98,843	46,202	26	0
9	Bangkok Metropolitan Bank Ltd. (x)	4,806	5,351	43,198	42,086	2,761	3,716
10	Bank Melli Iran	0	12	2,200	4,955	7	47
11	Bank of British Columbia (x)	36,984	36,711	113,406	82,939	74,846	48,714
12	Bank of Credit & Commerce Hong Kong Ltd. (x)	4,207	6,303	156,468	52,269	97,097	45,399
13	Bank of India	19,756	17,457	51,830	61,788	39,591	42,716
14	Bank of Montreal	0	671,616	2,459	1,229,143	0	33
15	Bank of Nova Scotia	144,633	100,580	1,453,790	1,589,252	7,012	40,003
16	Bank of Tokyo Ltd. (H,x)	60,094	82,205	67,608	172,850	8	182
17	Banque Francaise du Commerce Exterieur	23,508	15,504	24,940	16,325	0	0
18	Banque Nationale de Paris (x)	246,720	264,408	669,415	838,030	159,133	194,478
19	Barclays Bank Plc.	104,811	169,857	210,217	221,981	56	10,891
20	Canadian Imperial Bank of Commerce	183,062	186,836	362,796	445,246	0	0
21	Chekiang First Bank Ltd.	16,079	16,054	97,444	82,975	83,723	70,984
22	Cho-Heung Bank Ltd. (x)	78,202	71,177	220,566	246,183	390	759
23	Credit Lyonnais (H)	19,090	18,410	39,611	16,362	0	0
24	International Bank of Singapore Ltd.	2,040	2,040	12,569	17,893	168	110
25	Liu Chong Hing Bank	611	1,588	48,107	55,221	47,072	52,576

* Compiled from data taken from the Federal Reserve Board's report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1985. C&I loans are commercial and industrial loans as of 6/30/85. Assets and deposits are average balances for the 30-day period ended June 30, 1985. **(a)**—Executive office and computer processing center for the bank in California located here. **(o)**—Established new agency office over the year ended 6/30/85. (x)—Has a international banking facility (IBF) office. **(H)**—Office is located in the bank's "home state."

U.S. Agencies of Foreign Banks

Listed Alphabetically, Within City
With C&I Loans, Assets, and Deposits for June 30, 1985*
Compared with June 30, 1984

(Dollar Figures in Thousands)

	CALIFORNIA	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
	San Francisco (Continued)						
26	National Westminster Bank Plc.	186,795	106,593	381,556	285,178	1,767	2,142
27	Royal Bank of Canada	17	368,723	1,278	368,750	0	948
28	Royal Bank of Scotland Plc	20,889	40,683	32,583	49,260	43	7
29	Sanwa Bank Ltd. (H,x)	94,553	570,475	2,570,602	2,812,211	618,968	603,075
30	Shanghai Commercial Bank Ltd.	12,085	11,502	149,174	135,754	146,107	133,383
31	Standard Chartered Bank (H)	44,029	47,118	49,943	48,660	0	0
32	Sumitomo Bank Ltd. (H)	289,133	194,625	1,351,527	1,619,647	207,713	0
33	Toronto Dominion Bank	259,081	134,758	552,062	592,883	0	2,400
	Santa Ana						
1	Canadian Commercial Bank (H,f)	69,056	271,736	172,128	490,934	0	0

	FLORIDA	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
	Boca Raton						
1	Bank of Credit & Commerce International	3,723	2,662	7,323	3,632	6,051	3,616
	Coral Gables						
1	Banco de Vizcaya (x)	5,997	7,511	63,238	62,821	59,416	53,981
2	Bank of Tokyo Ltd. (x)	15,772	9,219	80,255	50,843	78,998	46,209
	Miami						
1	Algemene Bank Nederland (x)	2,767	1,959	164,920	66,571	161,788	65,046
2	Banca Nazionale del Lavoro (x)	18,088	35,093	138,639	113,194	134,881	110,568
3	Banco Central (x)	13,827	15,134	116,668	11,937	15,673	11,212
4	Banco Colpatria (x)	517	12,224	4,377	19,750	0	5,884
5	Banco de Bilbao (x)	11,085	8,805	51,978	43,832	30,338	23,230
6	Banco de Iberoamerica (x)	6,809	7,903	105,853	76,362	98,950	71,589
7	Banco de la Nacion Argentina	3,574	3,391	156,663	143,189	28,569	103,948
8	Banco de Santander (H,x)	0	0	20,995	29,375	22	111
9	Banco do Brasil (x)	8	0	123,231	80,242	8,985	5,250
10	Banco do Estado de Sao Paulo (x)	23,906	20,070	106,158	101,158	13,454	13,111
11	Banco Espanol de Credito (x)	3,791	500	50,324	54,537	49,130	52,067
12	Banco Exterior de Espana (x)	42,324	55,362	200,535	187,635	107,398	99,332
13	Banco Ganadero (x)	985	4,048	73,743	67,236	73,479	52,778
14	Banco Industrial de Venezuela	3	261	61,974	58,102	735	424
15	Banco International de Costa Rica (x)	4,253	125	48,372	34,884	7,579	7,627
16	Banco Mercantil (x)	11,352	2,624	93,626	59,844	84,391	52,357
17	Banco Nacional (x)	25,269	14,253	81,227	72,394	74,287	65,222
18	Banco Real (x)	9,643	7,016	17,498	16,424	13,320	4,773
19	Bank of Credit & Commerce Int'l Ltd. (x)	24,316	43,894	303,245	208,955	275,598	174,829
20	Bank of Nova Scotia	2,194	1,955	29,292	31,818	1,439	1,296
21	Banque Nationale de Paris	73,204	2,093	84,897	15,378	68,545	11,237
22	Banque Paribas (x)	12,163	20,424	16,092	35,990	12,868	5,016
23	Banque Sudameris (x)	30,581	24,115	215,838	172,498	205,349	155,655
24	Barclays Bank International Plc. (x)	24,280	14,265	538,710	272,737	499,437	16,840
25	Credit Lyonnais (x)	67,054	7,184	82,458	64,765	40,877	50,218
26	Credit Suisse (x)	27,364	4,667	150,111	117,619	147,591	116,510
27	Deutsch-Sudamerikanische Bank (x)	53,595	27,959	351,159	276,789	302,862	269,649
28	Israel Discount Bank	(c)	---	---			
29	Lloyds Bank International (x)	212,122	175,711	503,933	457,186	285,103	216,491
30	Royal Bank of Canada (x)	29,952	7,305	337,942	302,922	272,539	268,022
31	Standard Chartered Bank	45,001	35,318	53,969	38,582	2,327	4,003
32	Vereins-und Westbank (o,x)	95,072	24,271	145,891	47,900	38,852	33,008
	Miami Beach						
1	Bank Hapoalim (x)	21,355	80,713	38,137	93,990	37,906	11,386
2	Bank Leumi le-Israel (x)	19,583	18,798	149,219	115,960	148,030	115,368
3	Israel Discount Bank	13,683	10,100	138,169	116,450	131,738	111,772
	Tampa						
1	Bank of Credit & Commerce Int'l (o)	662	0	11,399	1,317	9,577	1,124

	GEORGIA	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
	Atlanta						
1	Algemene Bank Nederland	151,158	117,126	185,795	175,660	454	298
2	Banca Nazionale del Lavoro (x)	92,325	78,872	434,776	280,889	3,692	0
3	Bank of Nova Scotia	333,558	434,988	495,832	533,814	778	1,649
--	Banque Indosuez	(e)					
4	Barclays Bank International	61,238	48,328	68,750	44,605	2,476	1,431
5	Bayerische Vereinsbank (x)	35,081	41,503	85,721	106,411	14,467	40,989
6	Canadian Imperial Bank of Commerce	136,293	104,329	192,713	162,813	350	250
7	Commerzbank	65,470	50,526	62,898	53,921	0	0
--	Credit Lyonnais	(e)					
8	Lloyds Bank International	53,247	38,700	68,342	68,662	153	317
9	Sanwa Bank Ltd. (o)	37,867	...	30,537	...	52	...
10	Standard Chartered Bank Plc.	45,135	32,412	42,675	34,151	218	231
11	Swiss Bank Corp.	111,404	58,600	121,999	56,662	63	66
12	Toronto Dominion Bank	917,705	581,034	1,801,181	1,396,064	907	6,081

	GUAM	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
	Agana						
1	Hongkong & Shainghai Banking Corp.	11,706	6,536	28,187	17,211	24,535	15,413

* Compiled from data taken from the Federal Reserve Board's report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1985. C&I loans are commercial and industrial loans as of 6/30/85. Assets and deposits are average balances for the 30-day period ended June 30, 1985. **(c)**— Data included in Miami Beach office. **(e)**—Licensed as an agency but is operating as a representative office. **(f)**—Parent bank Canadian Commercial Bank, Edmonton, collapsed on 9/3/85. **(o)**—Established new agency office over the year ended 6/30/85. (x)—Has a international banking facility (IBF) office. **(H)**—Office is located in the bank's "home state."

U.S. Agencies of Foreign Banks

Listed Alphabetically, Within City
With C&I Loans, Assets, and Deposits for June 30, 1985* Compared with June 30, 1984

(Dollar Figures in Thousands)

	HAWAII	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
	Honolulu						
1	Bank of Tokyo Ltd.	39,243	36,024	37,319	36,120	32	19
2	Philippine National Bank	0	0	653	237	3	3

	LOUISIANA	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
	New Orleans						
1	Barclays Bank International Plc.	0	114,044	2,000	123,824	0	0

	NEW YORK (j)	C&I LOANS		ASSETS		DEPOSITS	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
	New York						
1	Banca Serfin (x)	32,558	28,189	196,770	144,427	38,015	3,965
2	Banco Atlantico	2,867	9,507	38,742	38,860	16,189	3,118
3	Banco de la Provincia de Buenos Aires (x)	10,296	32,303	207,138	193,113	85,216	59,633
4	Banco de Venezuela (H)	124	2,220	4,666	16,738	68	3,804
5	Banco do Estado de Sao Paulo (x)	92,482	80,561	203,774	185,301	8,073	50,398
6	Banco Industrial de Venezuela (x)	61,443	98,977	526,232	433,285	12,834	8,917
7	Banco Internacional (x)	11,333	18,000	369,583	209,548	202,363	184,247
8	Banco Mexicano Somex (x)	253	146	19,202	116,635	675	111,635
9	Banco Nacional (x)	57,110	64,009	131,317	104,136	52,060	40,391
10	Banco Nacional de Mexico (x)	516,134	20,187	739,023	721,726	159,794	145,903
11	Banco Totta & Acores (x)	94,514	77,858	212,096	187,610	46,022	2,190
12	Bancomer (x)	773,456	895,018	1,162,637	1,238,913	559,717	530,167
13	Bangkok Metropolitan Bank Ltd. (x)	5,613	284	96,772	153,274	21,489	2,800
14	Bank Ekspor Impor Indonesia	0	0	222,160	4,818	137,660	0
15	Bank Leumi le-Israel	21,401	33,905	22,967	36,241	0	0
16	Bank Melli Iran	35	71	21,419	23,283	886	6,489
17	Bank Negara Indonesia 1946 (o)	196	...	838,536	...	269,663	...
18	Bank Saderat Iran	0	0	12,287	12,076	1,263	991
--	Bank Sanaye Iran	(g).	7,165	(g)	8,042	(g)	751
19	Bank Sepah Iran	0	0	256	456	0	52
20	Bank of Credit & Commerce International (x)	9,449	637	105,289	13,222	97,169	5,730
21	Canadian Imperial Bank of Commerce (H,x)	490,018	322,087	3,420,711	2,461,866	2,437,831	1,842,375
22	Development Bank of Singapore Ltd. (x)	70,474	87,737	95,358	120,273	7,991	6,059
23	Gulf Bank (x)	133,821	61,640	372,088	317,634	274,434	229,080
24	Hanil Bank Ltd. (x)	68,513	68,059	134,924	110,855	2,499	3,441
25	International Commercial Bank of China (H,x)	52,862	39,938	607,444	485,441	135,596	95,600
26	Jugobanka-United Bank (x)	24,410	25,899	284,375	252,184	198,238	214,367
27	Libra Bank Ltd.	0	0	398,070	224,464	383,046	221,284
28	Mercantile Bank of Canada (m)	0	(g)	831,123	---	351,034	---
29	Multibanco Comermex (x)	151,795	132,985	370,314	313,664	203,749	195,989
30	Overseas Union Bank Ltd. (x)	0	857	83,104	91,748	5,985	1,051
31	Saudi European Bank (o)	51,484	...	51,358	...	7,976	...
32	Uniao de Bancos Brasileiros (x)	3,547	2,818	84,059	65,878	34,680	28,839
33	United Mizrahi Bank Ltd.	16,784	6,356	18,813	7,851	0	0
34	United Overseas Bank Ltd. (x)	8,090	10,387	69,272	117,004	2,269	2,085

* Compiled from data taken from the Federal Reserve Board's report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1985. C&I loans are commercial and industrial loans as of 6/30/85. Assets and deposits are average balances for the 30-day period ended June 30, 1985. **(g)**—Closed office between June and Sept. 1985. **(j)**—Under New York State banking law, some agencies have been granted power to issue large denomination deposits to both foreign and domestic residents. For that reason, the Federal Reserve considers these agencies as branches. American Banker also classifies these agencies as branches. In the listing of New York branches, these special agencies are identified with a footnote "m". **(m)**—Parent bank, Mercantile Bank of Canada, Montreal, was acquired by National Bank of Canada, Montreal, 11/85. This office was closed 1/86. **(o)**—Established new agency office over the year ended 6/30/85. (x)—Has a international banking facility (IBF) office. **(H)**—Office is located in the bank's "home state."

Totals for U.S. Agencies of Foreign Banks

On June 30, 1985

(Dollar Figures in Millions)

	Number	C&I Loans	Assets	Deposits
Beverly Hills	1	21.3	32.6	20.6
Los Angeles	57	7,800.7	32,978.1	13,842.2
San Francisco	33	2,300.4	11,616.6	2,846.0
Santa Ana, Calif.	1	69.1	172.1	0.0
Boca Raton, Fla.	1	3.7	7.3	6.1
Coral Gables, Fla.	2	21.8	143.5	138.4
Miami	32	875.1	4,430.3	3,056.4
Miami Beach	3	54.6	325.5	317.7
Tampa	1	0.7	11.4	9.6
Atlanta	12	2,040.5	3,591.2	23.6
Agana, Guam	1	11.7	28.2	24.5
Honolulu	2	39.2	38.0	0.04
New Orleans	1	0.0	2.0	0.0
New York	34	2,761.1	11,951.9	5,754.5
Totals	**181**	**15,999.9**	**65,328.7**	**26,039.6**

Top 10 Agencies in the U.S.

Based on C&I Loans and Assets on June 30, 1985

(Dollar Figures in Millions)

Rank 1985	Rank 1984		6/30/85	6/30/84
		C&I LOANS		
1	5	Toronto Dominion Bank, Atlanta	917.7	581.0
2	1	Industrial Bank of Japan, Ltd., Los Angeles	917.4	926.3
3	2	Bancomer, New York	773.5	895.0
4	4	Fuji Bank Ltd., Los Angeles	728.5	644.7
5	...	Banco Nacional de Mexico, New York	516.1	20.2
6	...	Canadian Imperial Bk of Commerce, New York	490.0	322.1
7	7	Dai-Ichi Kangyo Bank, Los Angeles	434.9	458.4
8	9	Long-Term Credit Bank of Japan, Los Angeles	434.8	407.8
9	...	Mitsui Bank Ltd., Los Angeles	403.5	335.2
10	8	Bank of Nova Scotia, Atlanta	333.6	435.0
		ASSETS		
1		Canadian Imp'l Bk of Commerce, New York	3,420.7	2,461.9
2		Fuji Bank Ltd., Los Angeles	2,606.0	2,797.0
3		Dai-Ichi Kangyo Bank, Los Angeles	2,603.4	2,503.5
4		Sanwa Bank Ltd., San Francisco	2,570.6	2,812.2
5		Mitsubishi Bank Ltd., Los Angeles	2,535.4	1,992.7
6		Mitsubishi Tr & Bkg Corp., Los Angeles	2,497.9	1,717.7
7		Mitsui Tr & Bkg Co. Ltd., Los Angeles	2,324.5	1,285.7
8		Industrial Bank of Japan, Ltd., Los Angeles	2,280.9	1,749.3
9		Bank of Tokyo Ltd., Los Angeles	1,979.1	1,987.5
10		Toronto Dominion Bank, Atlanta	1,801.2	1,396.1

Commercial and Industrial Loans Outstanding at U.S. Commercial Bank Subsidiaries of Foreign Banks

Listed Alphabetically, Within City

With C&I Loans, Assets, and Deposits on June 30, 1985, Compared with June 30, 1984 *

(Dollar Figures in Thousands)

Name and Location of Bank Name of Parent	C&I Loans Outstanding			Total Assets		Total Deposits		Deposit Rank (a)
	Total 6/30/85	Domestic 6/30/85	Total 6/30/84	6/30/85	6/30/84	6/30/85	6/30/84	6/30/85
CALIFORNIA								
Grossmont Bank, La Mesa, Calif. **Bancomer,** Mexico City, Mexico	42,750	42,750	30,507	198,602	171,085	N.A.	149,851	..
National Bank of Long Beach, Calif. , **Aktivbanken,** Vejle, Denmark	36,004	36,004	N.A.	123,095	97,297	110,352	87,011	...
California Commerce Bank, Los Angeles **Banco Nacional de Mexico,** Mexico City	23,075	17,426	25,128	181,690	167,485	165,368	150,889	...
California Korea Bank, Los Angeles **Korea Exchange Bank,** Seoul	65,596	65,596	61,964	213,077	174,753	192,755	155,407	...
Century Bank, Los Angeles **See footnote (b) below.**	4,007	4,007	12,965	70,815	93,437	54,402	67,979	...
Dai-Ichi Kangyo Bank of Calif., Los Angeles **Dai-Ichi Kangyo Bank Ltd.,** Tokyo	85,542	85,542	74,031	172,706	164,796	133,284	132,361	...
First Los Angeles Bank **Istituto Bancario San Paolo di Torino,** Turin, Italy	236,202	236,202	178,139	519,931	437,438	450,366	345,116	...
International Bank of California, Los Angeles **Metropolitan Bank & Trust Co.,** Makati, Philippines	4,880	4,880	N.A.	50,212	45,717	43,427	39,594	...
Kyowa Bank of California, Los Angeles **Kyowa Bank Ltd.,** Tokyo, Japan	18,934	18,934	N.A.	97,859	78,649	78,870	60,840	...
Lloyds Bank California, Los Angeles **Lloyds Bank,** Plc, London, U.K.	738,428	730,475	691,931	2,847,892	2,721,834	2,259,277	2,309,010	106
Manilabank California, Los Angeles **Manila Banking Corp.,** Philippines	4,307	4,307	N.A.	30,044	24,354	24,508	19,021	...
Mitsubishi Bank of California, Los Angeles **Mitsubishi Bank Ltd.,** Tokyo, Japan	129,110	129,110	246,580	1,047,971	855,374	960,765	773,043	253
Mitsui Manufacturers Bank, Los Angeles **Mitsui Bank,** Ltd., Tokyo, Japan	714,283	714,283	650,064	1,909,549	1,658,395	1,699,751	1,451,212	152
State Bank of India (California), Los Angeles **State Bank of India,** Bombay	2,647	2,647	N.A.	11,207	9,749	8,473	8,044	...
Tokai Bank of California, Los Angeles **Tokai Bank Ltd.,** Nagoya, Japan	174,419	174,419	129,942	484,685	401,258	429,107	350,931	...
Union Bank, Los Angeles **Standard Chartered Bank,** Plc, London, U.K.	2,315,771	2,299,661	2,218,206	8,434,951	8,518,542	6,529,456	6,198,024	31
First State Bank of Southern California, Lynwood **Hanil Bank Ltd.,** Seoul, Korea	25,520	25,520	N.A.	86,847	77,041	77,169	68,666	...
Bank of California NA, San Francisco **Mitsubishi Bank Ltd.,** Tokyo, Japan	717,238	717,238	729,966	3,421,281	3,604,931	2,205,586	2,397,220	114
Bank of the West, San Francisco **Banque Nationale de Paris,** France	328,034	328,034	364,326	1,186,654	1,207,910	992,527	1,043,255	239
Barclays Bank of California, San Francisco **Barclays Bank,** Plc, London, U.K.	224,005	224,005	156,890	964,901	869,829	836,944	749,736	291
California Canadian Bank, San Francisco (c) **Canadian Imperial Bank of Commerce,** Totonto	139,272	139,272	190,168	664,998	703,681	425,855	428,188	...
California First Bank, San Francisco **Bank of Tokyo,** Ltd., Japan	1,542,800	1,542,800	1,524,329	5,000,530	4,797,036	4,386,610	4,191,392	54
Crocker National Bank, San Francisco **Midland Bank,** Plc, London, U.K.	4,505,697	3,756,008	5,148,706	21,876,328	22,622,845	16,297,139	18,016,041	12
Golden State Sanwa Bank, San Francisco **Sanwa Bank,** Osaka, Japan	450,203	437,788	394,764	1,519,086	1,389,201	1,273,828	1,204,800	196
Harris Trust Co. of California, San Francisco (d) **Bank of Montreal,** Canada	0	0	N.A.	6,537	47,273	161	8,316	...
Oceanic Bank, San Francisco **Allied Banking Corp.,** Manila, Philippines	4,740	4,740	N.A.	32,096	21,519	19,848	8,456	...
Sumitomo Bank of California, San Francisco **Sumitomo Bank,** Ltd., Osaka, Japan	656,692	631,245	663,801	2,698,274	2,747,034	2,463,722	2,327,087	98
Commercial Center Bank, Santa Ana **Canadian Commercial Bank,** Edmonton (e)	75,795	75,795	8,420	386,870	406,082	315,431	358,418	...
DELAWARE								
Marine Midland Bank (Delaware), Wilmington **Hongkong & Shanghai Banking Corp.,** Hong Kong	116,291	116,291.	...	430,789	.....	5,817	....	...
FLORIDA								
Miami National Bank, Coral Gables **Banco Zaragozano,** Zaragoza, Spain	18,624	18,624	26,776	70,532	100,319	57,959	86,181	...
Eagle National Bank, Miami **Banco de Colombia,** Bogota	27,649	25,944	23,919	147,472	116,370	131,800	103,062	...
Pacific National Bank, Miami (f) **Banco del Pacifico,** Guayaquil, Ecuador	...	...	...	...	...	...	...	...
ILLINOIS								
First National Bank & Trust Co., Barrington (g) **Bank of Montreal,** Canada	...	...	...	...	...	...	...	...
Banco di Roma (Chicago) **Banco di Roma,** Italy	109,955	65,437	65,583	219,409	198,364	134,152	143,787	...
Commonwealth Bank of Australia, Chicago **Commonwealth Bank of Australia,** Sydney	(h)							
Harris Trust & Savings Bank, Chicago (i) **Bank of Montreal,** Canada	1,735,614	1,670,046	1,544,930	7,417,518	6,944,677	5,434,340	5,007,282	34
LaSalle National Bank, Chicago **Algemene Bank Nederland,** Amsterdam, Netherlands	448,007	430,262	346,555	1,362,685	1,346,544	960,985	933,607	252
Harris Bank Glencoe-Northbrook NA, Glencoe (i) **Bank of Montreal,** Canada	43,410	43,410	...	127,478	...	116,467	...	..
Harris Bank Hinsdale NA (i) **Bank of Montreal,** Canada	28,000	28,000	...	174,000	...	153,000	...	..
Harris Bank Naperville (i) **Bank of Montreal,** Canada	39,057	39,057	...	226,889	...	196,886	...	..
Harris Bank Roselle (i) **Bank of Montreal,** Canada	20,301	20,301	...	195,133	...	182,484	...	..

See page 13A for footnotes.

Commercial and Industrial Loans Outstanding at U.S. Commercial Bank Subsidiaries of Foreign Banks

Listed Alphabetically, Within City

With C&I Loans, Assets, and Deposits on June 30, 1985, Compared with June 30, 1984 *

(Dollar Figures in Thousands)

Name and Location of Bank Name of Parent	C&I Loans Outstanding Total 6/30/85	C&I Loans Outstanding Domestic 6/30/85	C&I Loans Outstanding Total 6/30/84	Total Assets 6/30/85	Total Assets 6/30/84	Total Deposits 6/30/85	Total Deposits 6/30/84	Deposit Rank (a) 6/30/85
ILLINOIS (Continued)								
Harris Bank Argo, Summit (i) **Bank of Montreal,** Canada	N.A.	N.A.	...	65,104	...	58,781	...	..
First National Bank, Wilmette (i) **Bank of Montreal,** Canada	N.A.	N.A.	23,283	...	21,350	...	..	
First National Bank, Winnetka (i) **Bank of Montreal,** Canada	34,937	34,937	141,965	...	125,683	...	..	
NEW YORK								
Marine Midland Bank NA, Buffalo, N.Y. **Hongkong & Shanghai Banking Corp,** Hong Kong	6,687,135	4,169,504	6,754,652	21,892,669	22,829,203	15,524,447	17,294,253	14
Long Island Trust Co. NA, Garden City, N.Y. **Banca Commerciale Italiana,** Milan, Italy	334,593	333,393	265,028	1,538,052	1,414,454	1,371,124	1,264,552	184
Asian International Bank, New York **See footnote (j) below.**	8,760	8,760	7,077	21,628	15,257	9,161	4,262	...
Atlantic Bank of New York **National Bank of Greece,** Athens	108,656	105,712	82,192	591,898	519,824	525,098	470,866	...
Banco Central, New York **Banco Central,** Madrid, Spain	14,225	10,727	14,068	375,440	282,288	346,810	260,155	...
Banco de Bogota Trust Co., New York **Banco de Bogota,** Colombia	36,049	N.A.	47,371	192,242	176,362	150,628	136,240	...
Bank Audi, New York **See footnote (k) below**	19,233	N.A.	10,025	138,856	132,967	19,233	91,591	...
Bank Leumi Trust Co., New York **Bank Leumi le-Israel,** Tel-Aviv	1,107,673	N.A.	1,096,192	2,602,248	2,535,407	2,387,500	2,278,424	101
Bank of Montreal Trust Co., New York **Bank of Montreal,** Canada	0	0	N.A.	76,833	21,737	70,593	9,424	...
Bank of Nova Scotia Trust Co., New York **Bank of Nova Scotia,** Toronto, Canada	N.A.	N.A.	N.A.	6,961	4,759	4,775	2,577	...
Bank of Tokyo Trust Co., New York **Bank of Tokyo Ltd.,** Japan	1,746,517	N.A.	1,760,114	5,186,626	4,767,910	4,482,115	4,109,245	52
Barclays Bank of New York NA **Barclays Plc,** London, U.K.	445,561	N.A.	320,644	1,762,256	1,632,586	1,502,476	1,320,137	167
Canadian Imperial Bank of Commerce Trust Co., New York **Canadian Imperial Bank of Commerce,** Toronto	504,559	504,559	334,285	539,594	385,611	41,041	31,201	...
Daiwa Bank Trust Co., New York **Daiwa Bank Ltd.,** Osaka, Japan	138,014	138,014	116,762	1,034,625	1,060,885	815,203	868,868	293
European American Bank, New York **See footnote (l) below**	2,560,141	2,196,081	2,554,906	7,547,616	6,561,976	5,299,013	4,804,044	38
Fuji Bank & Trust Co., New York **Fuji Bank Ltd.,** Tokyo, Japan	716,727	490,188	384,972	2,679,490	2,253,270	2,295,918	1,893,938	103
Habib American Bank, New York **Habib Bank,** Zurich, Switzerland	2,783	2,783	N.A.	30,990	N.A.	21,646	N.A.	...
Industrial Bank of Japan Trust Co., New York **Industrial Bank of Japan,** Ltd., Tokyo	611,101	611,101	411,281	2,666,117	1,980,475	2,215,035	1,679,941	112
Israel Discount Bank of New York **Israel Discount Bank Ltd.,** Tel-Aviv	567,119	468,208	481,240	3,707,310	3,560,331	3,423,501	3,246,810	68
Korea Commercial Bank of New York **Commercial Bank of Korea,** Seoul	6,313	6,313	1,810	26,230	20,689	18,142	15,826	...
Korea First Bank of New York **Korea First Bank,** Seoul	5,149	5,149	3,218	28,983	16,570	18,516	11,288	...
National Westminister Bank USA, New York **National Westminster Bank,** Plc, London, U.K.	3,122,950	2,813,728	2,342,649	8,942,047	7,963,731	6,994,468	6,320,778	25
Royal Bank & Trust Co.,New York **Royal Bank of Canada,** Montreal	194,833	194,833	245,704	528,975	568,665	380,240	377,204	...
J. Henry Schroder Bank & Trust Co., New York **Schroders Plc.,** London, U.K.	463,864	341,477	471,261	1,927,874	1,984,307	1,513,486	1,471,950	166
Toronto Dominion Bank & Trust Co., New York **Toronto Dominion Bank,** Canada	1,350	1,350	N.A.	5,470	5,985	698	1,159	...
UBAF Arab American Bank, New York **See footnote (l) below.**	173,060	173,060	202,242	1,161,416	1,227,433	909,651	893,956	260
UMB Bank & Trust Co., New York **United Mizrahi Bank Ltd.,** Tel-Aviv, Israel	203,645	203,645	148,807	620,310	506,380	425,125	390,878	...
Union Chelsea National Bank, New York **Banco Union,** Caracas, Venezuela	48,555	33,167	45,554	238,861	203,592	213,646	182,917	...
Extebank, Stony Brook, N.Y. **Banco Exterior de Espana,** Madrid, Sapin	182,085	182,085	137,747	396,898	321,950	338,158	267,219	...
PUERTO RICO								
Banco Central Corp., Hato Rey, P.R. **Banco Central,** Madrid, Spain	167,125	167,125	144,852	1,122,911	1,012,233	817,660	668,530	292
Banco de Santander-Puerto Rico, Hato Rey **Banco de Santander,** Spain	189,130	189,130	106,619	1,094,149	931,172	1,006,608	852,279	238
Banco Commercial de Mayaguez, San Juan, P.R. **Banco Occidental de Madrid,** Spain	57,727	57,727	39,855	371,512	283,625	304,550	227,347	...
Scotiabank de Puerto Rico, San Juan **Bank of Nova Scotia,** Toronto, Canada	50,100	50,100	65,046	416,684	431,515	354,767	356,885	550
Royal Bank de Puerto Rico, Santurce, P.R. **Royal Bank of Canada,** Montreal	20,809	20,809	16,311	425,512	394,106	364,985	320,521	...

*** Data are for U.S.-chartered commercial banks 50% or more owned by foreign banks. Total commercial and industrial loans are consolidated for the bank and its domestic (U.S.) and foreign offices. Domestic C&I loans are those loans booked in domestic (U.S.) offices only.**

(a)—Deposit rank among U.S. banks. **(b)**—The bank is owned by: (1)-Philippine National Bank; (2)-Land Bank of the Philippines; (3)-Development Bank of the Philippines; (4)-Government Services Insurance System; and (5)-Social Security System. **(c)**—Moved head office to Los Angeles on 10/15. **(d)**—Formerly Bank of Montreal (California). Converted to a trust company on 5/9. **(e)**—Canadian Commercial Bank, Edmonton, failed on 9/3/85. **(f)**—On 7/22/, Banco del Pacifico International, the Miami-based Edge bank, merged with Pacific National Bank, which is 49.8% owned by Banco del Pacifico. **(g)**—Acquired in 8/85. **(h)**—Began operations 8/1/. **(i)**—Acquired 9/84. **(j)**—The bank is owned by: (1)-Bank of the Philippine Islands; (2)-China Banking Corp.; (3)-Consolidated Bank & Trust Corp.; (4)-Equitable Banking Corp.; (5)-Far East Bank & Trust Co.; (6)-Pacific Banking Corp.; and (7)-Ayala Corp. **(k)**—Owned by three banks of the Audi Group; (1)-Banque Audi, Beirut, Lebanon; (2)-Bank Audi (Switzerland), Zurich; and (3)-Banque Audi (France), Paris. **(l)**—The bank is owned by: (1)-Amsterdam-Rotterdam Bank, Netherlands; (2)-Creditanstalt-Bankverein, Vienna, Austria; (3)-Deutsche Bank, Frankfurt, Germany; (4)-Midland Bank Plc., London; (5)-Societe Generale de Banque, Brussels; and (6)-Societe Generale, Paris. **(l)**—The bank is part of the Al UBAF Banking Group, Neuilly, France. It has 20 shareholders: (1) Alahli Bank of Kuwait; (2) Arab African International Bank, Cairo; (3) Arab Bank Ltd., Aman, Jordan; (4) Bankers Trust New York Corp.; (5) Banque du Maroc, Rabat, Morocco; (6) Central Bank of Egypt, Cairo; (7) Commercial Bank of Syria, Damascus; (8) First Chicago Corp.; (9) Government of the Sultanate of Oman, Directorate General of Finance, Muscat; (10) Libyan Arab Foreign Bank, Tripoli; (11) National Bank of Abu Dhabi, United Arab Emirates; (12) Riyad Bank, Jeddah, Saudi Arabia; (13) Security Pacific Corp., Los Angeles; (14) Sudan Commercial Bank, Khartoum; (15) Texas Commerce Bancshares Inc., Houston; (16) U.B.A.E. Arab German Bank SA, Luxembourg/Frankfurt; (17) U.B.A.E. Arab Italian Bank SpA, Rome; (18) UBAF Bank Ltd., London; (19) UBAN International Ltd., Hong Kong; and (20) UBIC Nederland B.V., The Hague. **N.A.**—Not Available.

Total Loans Outstanding at Edge Act Corporations Owned by Foreign Banks

Listed Alphabetically

With Total Loans, Assets, and Deposits on June 30, 1985, Compared with June 30, 1984 *

(Dollar Figures in Thousands)

Name and Location of Edge Name of Parent	Total Loans Outstanding		Total Assets		Total Deposits		Deposit Rank (j)
	Total 6/30/85	C & I 6/30/84	6/30/85	6/30/84	6/30/85	6/30/84	12/31/84
ABN Bank International USA, Chicago (a) Algemene Bank Nederland, Amsterdam, Netherlands	5,720	5,517	15,202	16,316	2,525	5,053	45
Banco Cafetero International Corp., New York (b) Banco Cafetero, Bogota, Colombia	49,394	19,649	144,487	161,187	124,565	104,357	...
Banco de Bogota International Corp., Miami Banco de Bogota, Colombia	14,741	4,848	24,741	22,816	21,286	19,875	921
Banco de Santander International Inc., Miami Banco de Santander, Spain	14,492	5,244	386,336	286,883	369,535	301,201	127
Banco de Venezuela International, Miami (c) Banco de Venezuela, Caracas	1,078	434	267,169	192,053	167,683	148,215	899
Banco del Pacifico International, Miami (d) Banco del Pacifico, Guayaquil, Ecuador	4,675	771	53,787	30,770	44,362	23,261	...
Banco Latino International, Miami Banco Latino, Caracas, Venezuela	60,585	11,549	97,078	79,756	88,195	59,899	...
Banco Real International, Inc., Chicago (e) Banco Real, Sao Paulo, Brazil	7,085	4,304	22,337	12,225	15,469	3,004	704
Bank of Bermuda International Ltd., New York Bank of Bermuda Ltd., Hamilton, Bermuda	406	N.A.	42,668	N.A.	3,236	N.A.	494
Bank of California International, San Francisco (c,f,g) Bank of California NA, San Francisco	2,169	550	74,249	52,722	54,252	37,849	513
Bank of Oman Overseas (USA), New York Bank of Oman, Ltd., Dubai, United Arab Emirates	4,649	0	18,865	6,550	8,332	1,531	557
Bank of Tokyo International USA, Coral Gables, Fla. Bank of Tokyo Ltd.	440	0	5,171	5,119	221	221	24
Banque Paribas International (Houston) Co. Banque Paribas, Paris	2,666	1,648	44,374	33,815	39,520	4,043	75
Barclays International Banking Corp., Houston Barclays Plc., London	779	1,242	11,336	11,557	143	119	12
BNP International Corp., Houston Banque Nationale de Paris	126	40	3,416	4,441	775	2,078	7
Comind International Banking Corp., Houston Banco do Commercio e Industria de Sao Paulo, Brazil	(h)	663	(h)	2,613	(h)	0	...
Consolidado International Bank, New York Banco Consolidado, Caracas, Venezuela (i)	1,792	500	76,310	66,990	71,048	62,506	...
Crocker Bank International, New York Midland Bank Plc., London	7,966	10,466	88,772	120,822	63,953	91,529	17
Fuji Bank International, Inc., San Francisco Fuji Bank, Tokyo	59,279	3,875	99,209	77,774	14,909	11,363	2
Harris Bank International Corp., New York (f,g) Harris Trust & Savings Bank, Chicago	48,832	2,327	53,932	49,359	33,324	29,259	238
Hill Samuel International Banking Corp., New York Hill Samuel & Co., London	0	0	3,733	4,434	0	0	429
Hongkong Bank International, Houston Hongkong & Shanghai Banking Corp., Hong Kong	1,095	0	2,376	2,608	205	410	27
Indosuez Bank International, Houston Banque Indosuez, Paris	161	0	2,470	2,301	4	8	90
Marine Midland International Bank, Miami (f,g) Marine Midland Bank NA, Buffalo, N.Y.	20,973	15,474	238,461	147,565	207,538	109,096	98
Natwest USA International Bank, Miami (f,g) National Westminster Bank USA, New York	2,953	1,125	61,706	51,712	49,204	35,062	183
Petra International Banking Corp., Washington, D.C. Petra Bank, Amman, Jordon	33,744	0	85,964	64,638	44,893	36,607	...
J. Henry Schroder International Bank, Miami (f,g) J. Henry Schroder Bank & Trust Co., New York	1,742	6,669	53,195	56,040	46,746	49,866	689
Skandinaviska Enskilda Banken International Corp., New York Skandinaviska Enskilda Banken, Stockholm, Sweden	7,091	2,706	107,392	155,697	55,130	128,268	95
Societe Generale International, Inc., Houston Societe Generale, Paris	1,769	1,203	2,398	2,365	121	5	11
Standard Chartered Bank International, Houston Standard Chartered Bank Plc., London	4,749	5,184	11,071	7,657	2,480	2,161	43
Tokyo Bancorp International (Houston) (j) Bank of Tokyo Ltd., Japan	4,052	3,517	6,647	4,878	2,173	1,118	24
Union Chelsea International Corp., Miami (g) Banco Union, Caracas, Venezuela & Union Chelsea Bank, New York	4,820	3,363	40,464	39,082	37,249	36,005	...

***—Based on report of condition submitted by Edge Act banks to the Federal Reserve. Data are combined for the head office and domestic branches. Total loans are shown for June 30, 1985, while commercial and industrial loans are shown for June 30, 1984.** (a)—Includes Miami and Houston branches. (b)—Includes Miami branch. (c)—Includes New York branch. (d)—On 7/22/85, the Edge bank merged with Pacific National Bank, which is 49.8% owned by Banco del Pacifico. (e)—Includes Houston branch. (f)—Parent is owned by a foreign bank. See listing of commercial bank subsidiaries of foreign banks. (g)—Edge data are included in the figures reported by parent bank. To avoid double counting therefore, figures for this Edge bank have been exluded from the Edge bank summary totals (h)—Closed in the first half of 1985. (i)—Owns 51% of the edge. Other 49% owned by First National Bank of Greater Miami. (i)—An agreement corporation. (j)—Deposit rank of parent among world commercial banks on 12/31/84. N.A.—Not available.

Other U.S. Subsidiaries of Foreign Banks

A Listing of New York Investment Company and U.S. Finance Company Subsidiaries of Foreign Banks

Compiled by **American Banker** Copyright 1986

(Dollar Figures in Thousands)

NEW YORK INVESTMENT COMPANIES*

Name of Company Parent(s)	Date Operations Began	C&I Loans Outstanding		Total Assets		Total Deposits And Credit Balances	
		6/30/85	6/30/84	6/30/85	6/30/84	6/30/85	6/30/84
American Scandinavia Banking Corp. American Scandinavia Group: 1. Christiana Bank og Kreditkasse, Oslo 2. Danske Bank, Copenhagen 3. Post-och Kreditbanken, Stockholm 4. Union Bank of Finland Ltd., Helsinki	March 2, 1981	266,110	298,073	403,713	593,730	636,647	435,862
BAII Banking Corp. BAII Bank Group, Paris	May 7, 1984	132,081	N.A.	338,562	N.A.	39,952	N.A.
Baer American Banking Corp Bank Julius Baer & Co., Ltd., Zurich	March 1976	3,000	N.A.	32,861	N.A.	19,220	N.A.
Banesto Banking Corp. Banco Espanol de Credito, Madrid, Spain	July 1978	81,004	N.A.	187,948	N.A.	10,791	N.A.
Belgian General Banking Corp. Societe General de Banque, Brussels	July 1984	963	-----	11,089	-----	0	-----
French American Banking Corp.(a) Banuqe Nationale de Paris	1919	360,043	623,700	1,427,698	1,974,184	472,969	1,618,060
Nordic American Banking Corp. Owned by 4 European Banks: 1. Copenhagen Handelsbank, Denmark 2. Kansallis Osake-Pankki, Helsinki 3. Norske Creditbank, Oslo 4. Svenska Handelsbanken, Stockholm	August 1975	320,221	373,000	406,612	652,000	59,399	603,000
J. Henry Schroder Banking Corp. Schroder Group, London	1978 (b)	0	6,339	15,193	26,825	8,308	16,214
Skandinaviska Enskilda Banken Corp. Skandinaviska Enskilda Banken, Stockholm	May 16, 1982	248,905	175,860	388,809	441,196	90	47
Venezuelan American Banking Corp. Venam Holding Co., New York (c)	March 1984	20	0	24,630	11,877	441	8,200

* —Under New York State banking law, an investment company is similar to a state-chartered commercial bank. However there are three major differences: (1) an investment company is not subject to the 10% lending limitation, while a commercial bank cannot lend to any one person an amount greater than 10% of its capital stock, surplus, and undivided profits; (2) an investment company has no restriction on investing in stocks of corporations, while banks cannot acquire the stock of any corporation; and (3) an investment company cannot accept deposits, but can only maintain credit balances incidental to the conduct of its lawful business.

(a)—Data for 6/30/84 were not available, therefore data for 12/31/83 were used.

(b)—In 1923 the original J. Henry Schroder Banking Corp was established. It was merged into J. Henry Schroder Bank & Trust Co., New York in 1978.

(c)—Venam Holding Co., New York is owned: 15% by Banco la Guaira Int'l, Cacacas; 35% by individuals; and 50% by Venezuelan Industrial Cos.

N.A.—Not available.

FINANCE COMPANIES†

Name of Company Parent	Net Commercial Receivables 12/31/84	Total Assets 12/31/84	Total Capital Funds 12/31/84	Cap. Funds Rank
Barclays American Corp., Charlotte, N.C. Barclays Bank Plc., London, U.K.	2,793,216	3,024,328	682,036	19
Deutsche Credit Corp., Bannockburn, Ill. Deutsche Bank, Frankfurt, Germany	329,799	339,147	45,183	73
Heller Financial, Inc., Chicago Fuji Bank Ltd., Tokyo, Japan	2,943,894	3,055,941	699,765	18
Slavenburg Corp., New York Credit Lyonnais Bank Nederland, Rotterdam, Netherlands	N.A.	N.A.	N.A.	N.A.

† —Data were taken from American Banker's survey of the Top 100 Finance Companies published on June 14, 1985. The listing today incorporates corrections and revisions to that original listing. **Total capital funds** is the sum of shareholders' equity plus noncurrent subordinated debt. **The capital funds rank** is the company's rank among all finance companies in the U.S. on Dec. 31, 1984.

Growth in C&I Loans, Deposits and Assets at U.S. Banks[1]

Foreign Bank-owned U.S. Banks Compared with U.S-owned Banks from 6/30/81 to 6/30/85

(Dollar Figures in Billions)

FOREIGN BANK-OWNED BANKS[2]	C&I LOANS		DEPOSITS		ASSETS	
	June 30	% Change	June 30	% Change	June 30	% Change
1985	$105.7	+13.8	$259.5	+13.8	$423.8	+11.3
1984	$ 92.9	+ 9.4	$228.2	+27.5	$380.9	+18.4
1983	$ 84.9	+ 2.3	$179.0	+20.5	$321.6	+12.7
1982	$ 83.0	+19.9	$148.6	+17.9	$285.4	+ 9.1
1981	$ 69.2	.....	$126.0	.....	$261.6	.....

U.S.-OWNED BANKS	C&I LOANS		DEPOSITS		ASSETS	
	June 30	% Change	June 30	% Change	June 30	% Change
1985	$377.9	+ 5.0	$1,397.6	+ 7.1	$1,879.2	+ 8.3
1984	$360.0	+15.8	$1,304.7	+ 3.2	$1,734.6	+ 3.2
1983	$311.0	+ 2.4	$1,264.8	+ 7.4	$1,681.4	+ 7.1
1982	$303.7	+ 9.9	$1,177.2	+ 6.0	$1,569.3	+ 6.4
1981	$276.3	.....	$1,110.7	.....	$1,474.9	.....

(1) —U.S. banks include commercial banks, Edge banks, U.S. branches and agencies of foreign banks and investment companies. (2)—Finance companies are excluded.

U.S. Offices of Foreign Banks: By Country and Parent

(Dollar Figures in Millions)

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/84 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
ARGENTINA							
Banco de la Nacion Argentina, Buenos Aires	6/30/85:	4	302.1	1,136.5	252.4	14.2	Chi(B); Miami(A); NY*(B); SF(A)
$8,011	6/30/84:	4	317.3	1,142.9	554.3	12.9	
Banco de la Provincia de Buenos Aires	6/30/85:	1	10.3	207.1	85.2	6.0	NY(A)
3,435	6/30/84:	1	32.3	193.1	59.6	1.7	
Banco Rio de la Plata, Buenos Aires	6/30/85:	1	24.9	297.4	144.9	14.9	NY*(B)
1,992	6/30/84:	1	15.7	255.8	128.5	6.6	
AUSTRALIA							
Australia & New Zealand Banking Group, Ltd., Melbourne	6/30/85:	3	175.7	537.1	87.2	2.0	Chi(B); LA(A); NY*(B)
26,635	6/30/84:	3	100.8	409.8	120.7	2.2	
Commonwealth Bank of Australia, Sydney	6/30/85:	3	66.8	291.1	41.1	2.6	Chi (C)††; LA(A); NY*(B)
11,002	6/30/84:	2	62.6	303.2	21.4	3.1	
National Australia Bank, Ltd., Melbourne	6/30/85:	3	291.4	787.4	175.5	4.1	Chi(B); LA(A); NY*(B)
19,195	6/30/84:	3	210.2	672.9	86.3	3.8	
State Bank of New South Wales, Sydney	6/30/85:	1	25.1	103.3	0.3	2.6	NY*(B)
3,930	6/30/84:	1	27.0	95.5	10.3	2.4	
Westpac Banking Corp., Sydney	6/30/84:	4	135.3	446.9	21.8	1.5	Chi(B); LA(B); NY*(B); SF(B);
30,268	6/30/84:	4	47.4	379.4	29.6	1.3	
AUSTRIA							
Creditanstalt-Bankverein, Austria (s)	6/30/85:	1	122.9	242.8	90.1	1.4	NY*(B)
17,653	6/30/84:	1	40.3	132.8	32.9	0.7	
BAHRAIN							
Arab Banking Corp., Manama	6/30/85:	1	209.6	352.0	165.4	3.2	NY*(B)
11,055	6/30/84:	1	154.7	419.3	238.6	4.8	
Gulf International Bank, Manama	6/30/85:	1	0.0	120.4	52.0	1.6	NY*(B)
7,313	6/30/84:	1	0.1	134.0	71.4	1.8	
BELGIUM							
Banque Bruxelles Lambert, Brussels	6/30/85:	1	19.5	406.9	308.9	1.9	NY*(B)
20,924	6/30/84:	1	10.2	52.1	3.2	0.2	
Kredietbank International Group, Brussels	6/30/85:	2	98.4	304.0	33.1	1.6	LA(A); NY*(B)
19,041	6/30/84:	2	66.2	997.4	23.6	5.2	
Societe Generale de Banque, Brussels (s)	6/30/85:	2	1.0	1,092.5	874.4	4.1	NY*(B); NY(I)
26,655	6/30/84:	...	...	...	...	...	
BERMUDA							
Bank of Bermuda International, Ltd.	6/30/85:	1	0.4	42.7	3.2	1.6	NY(E)
2,648	6/30/84:	...	...	...	...	...	
BRAZIL							
Banco Auxiliar, Sao Paulo	6/30/85:	1	13.7	46.3	3.2	5.1	NY*(B)
901	6/30/84:	1	6.9	39.6	14.3	4.0	
Banco Bamerindus do Brasil, Curitiba	6/30/85:	1	2.6	113.1	1.7	5.1	NY*(B)
2,199	6/30/84:	1	1.0	50.1	0.2	2.7	
Banco Bandeirantes, Sao Paulo	6/30/85:	1	0.0	10.8	0.0	2.5	NY*(B)
426	6/30/84:	1	0.0	4.3	0.0	0.5	
Banco Brasileiro de Descontos, Sao Paulo	6/30/85:	1	1.2	46.8	22.3	0.6	NY*(B)
8,123	6/30/84:	1	1.6	41.3	22.1	0.5	
Banco de Credito Nacional, Sao Paulo	6/30/85:	1	71.2	106.2	14.0	8.6	NY*(B)
1,238	6/30/84:	1	57.5	99.8	44.7	6.7	
Banco do Brasil, Brasilia	6/30/85:	4	14.3	1,809.8	430.2	3.7	LA*(A); Miami(A); NY(B); SF*(A)
48,628	6/30/84:	4	27.6	1,780.7	499.0	3.3	
Banco do Commercio e Industria de Sao Paulo (d)	6/30/85:	1	30.5	89.9	6.7	6.8	NY*(B)
1,319	6/30/84:	2	64.2	133.9	10.5	8.8	
Banco do Estado de Sao Paulo	6/30/85:	3	157.8	489.0	105.6	8.8	Miami(A); NY(A); SF(A)
5,574	6/30/84:	3	139.5	574.1	138.1	10.6	
Banco do Estado do Parana, Curitiba	6/30/85:	1	0.0	8.1	5.5	0.6	NY*(B)
1,444	6/30/84:	1	0.0	11.5	4.4	0.7	
Banco do Estado do Rio de Janeiro	6/30/85:	1	0.0	41.8	9.3	3.8	NY*(B)
1,106	6/30/84:	1	5.1	34.1	10.5	2.1	
Banco do Estado do Rio Grande do Sul, Porto Allegre	6/30/85:	1	0.0	3.9	0.0	0.0	NY*(B)
2,167	6/30/84:	1	0.0	4.0	0.0	0.2	
Banco Economico, Sao Paulo	6/30/85:	1	1.4	26.1	11.6	1.7	NY*(B)
1,493	6/30/84:	1	9.9	27.3	6.8	2.1	
Banco Itau, Sao Paulo	6/30/85:	1	37.5	100.7	11.3	1.9	NY(A)
5,251	6/30/84:	1	38.8	80.4	1.8	1.7	
Banco Mercantil de Sao Paulo	6/30/85:	1	3.0	80.6	9.9	3.8	NY*(B)
2,132	6/30/84:	1	4.9	114.1	0.1	5.7	
Banco Nacional, Belo Horizonte	6/30/85:	2	82.4	212.5	126.3	6.1	Miami(A); NY(A)
3,485	6/30/84:	2	78.3	176.5	105.6	11.4	
Banco Noroeste, Sao Paulo	6/30/85:	1	10.3	32.9	23.6	7.1	NY*(B)
463	6/30/84:	1	0.0	33.8	21.1	5.3	
Banco Real, Sao Paulo	6/30/85:	6	218.6	483.4	137.1	15.1	Chi(E); DC(B); LA(A); Miami(A); NY*(B) Houston(EB)
3,201	6/30/84:	6	179.7	451.9	118.3	14.8	
Banco Safra, Sao Paulo	6/30/85:	1	48.7	280.9	257.7	16.6	NY*(B)
1,692	6/30/84:	1	10.0	239.8	212.8	16.1	
Uniao de Bancos Brasileros, Rio de Janeiro	6/30/85:	1	3.5	84.1	34.7	2.4	NY(A)
3,497	6/30/84:	1	2.8	65.9	28.8	2.0	
CANADA							
Bank of British Columbia, Vancouver	6/30/85:	1	37.0	113.4	74.8	4.9	SF(A)
2,304	6/30/84:	1	36.7	82.9	48.7	3.4	
Bank of Montreal (e,#)	6/30/85:	15	4,415.9	15,917.0	9,934.4	28.8	Barrington, Ill.(C)††;Chi(B);Chi(C);Glencoe, Ill.(C);Hinsdale, Ill.(C); Naperville, Ill.(C);Roselle, Ill.(C);Summit, Ill.(C);Wilmette, Ill.(C); Winnetka, Ill.(C);NY*(B); NY*(C);NY*(E);SF(A); SF(C)
55,389	6/30/84:	4	1,785.7	6,223.6	3,856.9	12.7	
Bank of Nova Scotia, Toronto	6/30/85:	11	846.4	4,280.9	1,704.9	10.1	Atlanta(A); Boston(B); Miami(A); NY*(B); NY(C); Portland, Ore.(B); SF(A);San Juan, PR(C); Virgin Islands(3B)
42,371	6/30/84:	11	978.5	4,859.9	2,087.5	11.4	
Canadian Commercial Bank, Edmonton (f)	6/30/85:	2	144.9	559.0	315.4	24.0	Santa Ana,Calif.*(A); Santa Ana(C)
2,330	6/30/84:	2	280.2	897.0	358.4	47.0	
Canadian Imperial Bank of Commerce, Toronto (g)	6/30/85:	11	1,623.2	6,060.9	3,570.1	12.3	Atlanta(A); Beaverton, Ore.(B); Chi(B); NY*(A); NY*(C); Pittsburgh(B); Portland, Ore.(2B); SF(A); SF(C); Seattle(B)
49,425	6/30/84:	11	1,403.5	4,736.5	3,376.0	9.0	
Continental Bank of Canada, Montreal	6/30/85:	1	30.5	118.7	73.5	2.8	NY*(B)
4,311	6/30/84:	1	3.1	6.1	0.0	0.1	
Mercantile Bank of Canada, Montreal (h)	6/30/85:	1	0.0	831.1	351.0	22.9	NY(A)
3,627	6/30/84:	...	...	...	...	...	
National Bank of Canada, Montreal	6/30/85:	2	189.9	868.1	347.6	6.2	Chi*(B); NY(B)
14,111	6/30/84:	2	210.3	747.5	392.1	5.4	

Footnotes for this table are on page 22A.

U.S. Offices of Foreign Banks: By Country and Parent

(Dollar Figures in Millions)

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/84 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
CANADA (Continued)							
Royal Bank of Canada, Montreal	6/30/85:	12	2,450.8	5,342.0	3,154.9	8.3	Hato Rey, PR(B)†; Mayaguez, PR(B)†; Miami(A); NY*(2B); NY*(C); Portland, Ore.(B); San Juan, PR(B); San Juan-JFK (B)† Santurce, PR(B)†; Santurce, PR(C); SF(A)
64,350	6/30/84:	12	2,118.6	5,930.1	3,278.2	9.1	
Toronto Dominion Bank	6/30/85:	5	2,211.9	8,036.9	3,033.3	22.7	Atlanta(A); Chi(B); NY*(B); NY*(C); SF(A)
35,414	6/30/84:	5	1,484.9	6,401.1	1,934.8	19.7	
CHILE							
Banco de Chile, Santiago	6/30/85:	1	0.2	44.0	37.3	0.8	NY*(B)
5,846	6/30/84:	1	0.1	30.7	18.9	0.6	
CHINA							
Bank of China, Peking	6/30/85:	1	26.8	485.3	46.3	0.7	NY*(B)
70,304	6/30/84:	1	15.8	244.0	43.2	0.4	
COLOMBIA							
Banco Cafetero, Bogota	6/30/85:	2	49.4	144.5	124.6	10.9	Miami*(EB); NY(E)
1,322	6/30/84:	2	19.6	161.2	104.4	13.9	
Banco Colpatria, Bogota	6/30/85:	1	0.5	4.4	0.0	2.0	Miami*(A)
225	6/30/84:	1	12.2	19.8	5.9	13.6	
Banco de Bogota	6/30/85:	3	100.9	376.0	292.7	22.6	Miami(E); NY*(B); NY*(C)
1,664	6/30/84:	3	109.3	362.7	257.4	20.5	
Banco de Colombia, Bogota	6/30/85:	1	27.6	147.5	131.8	8.4	Miami*(C)
1,749	6/30/84:	1	23.9	116.4	103.1	5.7	
Banco Ganadero, Bogota	6/30/85:	1	1.0	73.7	73.5	8.2	Miami*(A)
899	6/30/84:	1	4.0	67.2	52.8	8.8	
DENMARK							
Aktivbanken, Vejle	6/30/85:	1	36.0	123.1	110.4	17.7	Long Beach, Calif.*(C)
697	6/30/84:	1	N.A.	97.3	87.0	17.3	
Copenhagen Handelsbank, Copenhagen	6/30/85:	2	26.9	57.8	20.3	0.7	LA(A); NY(B)††
7,935	6/30/84:	1	1.4	30.2	11.9	0.4	
Danske Provinsbank, Copenhagen	6/30/85:	1	121.0	195.5	119.4	7.9	NY*(B)
2,479	6/30/84:	1	79.4	159.2	141.6	7.0	
Privatbanken, Copenhagen	6/30/85:	1	15.4	205.2	55.1	3.7	NY*(B)
5,502	6/30/84:	1	7.4	316.6	102.3	5.7	
ECUADOR							
Banco del Pacifico, Guayaquil (i)	6/30/85:	1	4.7	53.8	44.4	7.9	Miami(E)
680	6/30/84:	1	0.8	30.8	23.3	4.6	
EGYPT							
Arab African International Bank, Cairo	6/30/85:	1	19.4	330.0	1.3	7.4	NY(A)
4,445	6/30/84:	1	17.6	346.4	0.8	7.8	
FINLAND							
Kansallis-Osake Pankki, Heisinki	6/30/85:	1	...	...	...	...	NY(B)††
10,269	6/30/84:	..	...	...	...	...	
FRANCE							
Banque Arabe et Internationale d'Investissement, Paris	6/30/85:	1	132.1	338.6	40.0	13.1	NY(I)
2,576	6/30/84:	1	N.A.	N.A.	N.A.	N.A.	
Banque Francaise du Commerce Exterieur, Paris	6/30/85:	2	100.0	1,281.4	750.5	7.0	NY*(B); SF(A)
18,288	6/30/84:	2	171.9	1,101.9	70.8	6.7	
Banque Indosuez, Paris (j)	6/30/85:	4	333.9	2,866.7	1,727.6	11.2	Chi(B); LA(B); Houston(E); NY*(B)
25,610	6/30/84:	4	327.9	2,839.9	1,369.4	11.2	
Banque Nationale de Paris	6/30/85:	8	2,016.2	6,210.8	3,438.9	6.4	Chi(B); LA(A); Miami(A); NY(B); NY*(I); SF(A); SF(C); Houston(E);
97,806	6/30/84:	8	1,950.0	6,723.8	4,432.1	6.6	
Banque Paribas, Paris	6/30/85:	5	385.3	1,655.5	690.9	6.8	Chi(B); Houston(E); LA(A); Miami(A); NY*(B);
24,514	6/30/84:	5	473.6	1,384.0	558.1	5.6	
Banque Sudameris, Paris	6/30/85:	1	30.6	215.8	205.3	7.4	Miami(A)
2,929	6/30/84:	1	24.1	172.5	155.7	5.6	
Banque Worms, Paris	6/30/85:	1	51.2	91.7	65.6	1.8	NY*(B)
5,141	6/30/84:	1	18.7	111.1	2.9	2.1	
Credit Agricole Mutuel, Paris	6/30/85:	2	35.0	264.5	349.6	0.3	Chi*(B); NY(B)
91,323	6/30/84:	2	18.9	328.3	136.6	0.4	
Credit Commerciale de France, Paris	6/30/85:	1	330.4	445.1	269.5	2.7	NY*(B)
16,562	6/30/84:	1	206.8	461.2	295.4	2.9	
Credit du Nord, Lille	6/30/85:	1	14.2	606.6	470.5	6.8	NY*(B)
8,883	6/30/84:	1	22.5	873.2	605.7	9.0	
Credit Industrial et Commercial, Paris	6/30/85:	1	161.2	1,034.1	489.1	9.5	NY*(B)
10,902	6/30/84:	1	122.9	750.0	252.8	7.1	
Credit Lyonnais, Paris (j)	6/30/85:	5	751.8	2,725.4	1,432.0	3.0	Chi(B); LA*(A); Miami(A); NY(B); SF(A)
89,409	6/30/84:	5	632.4	2,568.7	1,396.3	2.9	
Saudi European Bank, Paris	6/30/85:	1	51.2	51.4	8.0	12.3	NY*(A)
418	6/30/84:	.	.....	.....	.....	...	
Societe Generale, Paris (s)	6/30/85:	5	316.4	2,272.3	1,137.3	2.6	Chi(B); Dallas (EB); Houston(E); LA(B); NY*(B)
86,089	6/30/84:	4	365.9	1,981.9	735.8	2.3	
GERMANY							
Bank fuer Gemeinwirtschaft, Frankfurt	6/30/85:	1	0.8	225.6	185.1	1.1	NY*(B)
19,771	6/30/84:	1	2.1	205.2	170.3	1.0	
Bayerische Hypotheken-und Wechsel-Bank, Munich	6/30/85:	1	17.2	40.2	13.6	0.1	NY*(B)
33,199	6/30/84:	1	62.2	102.1	25.4	0.3	
Bayerische Landesbank Girozentrale, Munich	6/30/85:	1	10.1	514.4	417.6	1.6	NY(B)
32,369	6/30/84:	1	5.3	1,158.2	636.9	3.2	
Bayerische Vereinsbank, Munich (k)	6/30/85:	4	172.7	505.7	294.2	1.3	Atlanta(A); Chi(B); LA*(A); NY(B)
39,191	6/30/84:	4	196.9	576.7	310.9	1.4	
Berliner Handels und-Frankfurter Bank, Frankfurt	6/30/85:	1	99.9	167.4	67.9	2.3	NY*(B)
7,269	6/30/84:	1	79.0	185.4	42.6	2.2	
Commerzbank, Duesseldorf	6/30/85:	3	788.7	1,801.0	1,258.8	4.7	Atlanta(A); Chi(B); NY*(B)
38,729	6/30/84:	3	813.7	1,772.3	1,152.0	4.3	
Deutsche Bank, Frankfurt (s)	6/30/85:	2	421.5	1,082.3	681.1	2.0	Bannockburn, Ill.(F); NY*(B)
54,972	6/30/84:	2	445.9	976.0	556.6	1.0	
Deutsche Genossenschaftsbank, Frankfurt	6/30/85:	2	61.3	516.3	207.0	2.0	LA*(A); NY(B)
26,151	6/30/84:	2	66.4	344.9	141.8	1.2	
Deutsch Sudamerikanische Bank, Hamburg	6/30/85:	1	53.6	351.2	302.9	18.6	Miami(A)
1,890	6/30/84:	1	28.0	276.8	269.6	14.9	
Dresdner Bank, Frankfurt	6/30/85:	3	585.8	1,376.9	439.3	2.5	Chi(B); LA*(A); NY(B)
54,972	6/30/84:	3	594.3	1,241.7	442.7	2.1	

Footnotes for this table are on page 22A.

U.S. Offices of Foreign Banks: By Country and Parent

(Dollar Figures in Millions)

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/84 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
GERMANY (continued)							
Hessische Landesbank Girozentrale, Frankfurt	6/30/85:	1	0.0	81.4	7.3	0.4	NY*(B)
19,019	6/30/84:	1	0.0	31.5	7.0	0.1	
Vereins-und Westbank, Hamburg	6/30/85:	1	95.1	145.9	38.9	3.1	Miami(A)
4,694	6/30/84:	1	24.3	47.9	33.0	0.9	
Westdeutsche Landesbank Girozentrale, Duesseldorf	6/30/85:	1	195.5	930.1	702.0	2.1	NY*(B)
44,659	6/30/84:	1	233.1	1,184.8	630.3	2.3	
GREECE							
National Bank of Greece, Athens	6/30/85:	4	127.5	687.2	608.5	4.5	Boston*(B); Cambridge, MA (B)†;Chi(B); NY(C)
15,120	6/30/84:	3	95.2	596.7	535.2	4.1	
HONG KONG							
Bank of East Asia Ltd., Victoria	6/30/85:	1	8.5	46.9	12.5	3.2	NY(B)
1,471	6/30/84:	1	0.0	5.2	0.0	0.4	
Chekiang First Bank Ltd., Victoria	6/30/85:	1	16.1	97.4	83.7	12.5	SF(A)
781	6/30/84:	1	16.1	83.0	71.0	11.9	
Dah Sing Bank Ltd., Victoria	6/30/85:	1	8.0	21.6	9.1	9.4	SF(B)
229	6/30/84:	1	9.9	15.3	10.3	8.5	
Hang Seng Bank, Ltd., Victoria	6/30/85:	1	11.6	90.3	88.9	1.3	NY(B)
7,183	6/30/84:	1	1.0	70.9	68.0	1.1	
Hongkong & Shanghai Banking Corp., Victoria (#)	6/30/85:	19	7,273.0	23,704.9	16,373.1	39.7	Agana, Guam(A); Buffalo, NY*(C); Chi(B); Houston(E); LA(B); LA(EB); Miami(E); NY*(8B); Portland, Ore.(B); SF(B); Seattle(B); Wilmington, Del.(C)
59,645	6/30/84:	13	7,079.3	23,933.5	18,012.1	41.1	
Ka Wah Bank Ltd., Victoria (l)	6/30/85:	2	9.5	52.6	51.3	6.4	LA(B); NY(B)
818	6/30/84:	2	10.0	35.2	9.9	5.4	
Liu Chong Hing Bank, Victoria	6/30/85:	1	0.6	48.1	47.1	8.0	SF(A)
598	6/30/84:	1	1.6	55.2	52.6	8.3	
Nanyang Commercial Bank, Ltd., Victoria	6/30/85:	1	0.4	16.9	2.4	1.2	SF(B)
1,459	6/30/84:	1	0.0	20.6	3.1	1.8	
Overseas Trust Bank Ltd., Victoria (m)	6/30/85:	1	22.7	42.5	16.3	2.5	SF*(B)
1,684	6/30/84:	1	33.4	55.1	12.3	3.6	
Shanghai Commercial Bank Ltd., Victoria	6/30/85:	2	14.4	219.5	179.0	14.3	NY(B); SF(A)
1,539	6/30/84:	2	12.8	165.2	161.9	12.3	
Wing Lung Bank Ltd., Victoria	6/30/85:	1	1.8	15.0	13.0	1.7	LA(B)
871	6/30/84:	..	...	...	...	...	
INDIA							
Bank of Baroda, Bombay	6/30/85:	1	20.0	36.8	7.3	0.7	NY*(B)
4,974	6/30/84:	1	13.9	25.1	9.9	0.5	
Bank of India, Bombay	6/30/85:	2	59.4	100.9	52.1	1.9	NY*(B); SF(A)
5,234	6/30/84:	2	59.7	119.7	55.8	2.4	
State Bank of India, Bombay	6/30/85:	6	51.7	186.6	79.4	0.9	Chi(B); LA(A); LA(C); NY*(3B)
20,755	6/30/84:	6	30.5	208.6	71.1	0.8	
INDONESIA							
Bank Ekspor Impor Indonesia	6/30/85:	1	0.0	222.2	137.7	10.8	NY(A)
2,059	6/30/84:	1	0.0	4.8	0.0	0.2	
Bank Negara Indonesia 1946	6/30/85:	1	0.2	838.5	269.7	12.7	NY(B)
6,626	6/30/84:	1	0.6	383.9	84.3	7.7	
PT Bank Central Asia, Jakarta	6/30/85:	1	56.0	52.5	31.5	18.4	NY(B)
285	6/30/84:	.	...	.....	.....	....	
IRAN							
Bank Melli Iran, Tehran	6/30/85:	2	0.4	23.6	0.9	0.08	NY(A); SF(A)
31,000	6/30/84:	2	0.1	28.2	6.5	0.1	
Bank Saderat Iran, Tehran	6/30/85:	1	0.0	12.3	1.3	0.08	NY(A)
15,085	6/30/84:	1	0.0	12.1	1.0	0.0	
Bank Sepah, Tehran	6/30/85:	1	0.0	0.3	0.0	--	NY(A)
N.A.	6/30/84:	1	0.0	0.5	0.1	...	
IRELAND							
Allied Irish Banks Ltd., Dublin (n)	6/30/85:	2	39.2	138.8	80.9	1.8	Chi(B); NY*(B)
7,878	6/30/84:	2	37.4	181.7	52.7	2.1	
Bank of Ireland, Dublin	6/30/85:	1	26.0	280.8	141.0	4.2	NY*(B)
6,699	6/30/84:	1	24.9	272.5	109.9	3.6	
ISRAEL							
Bank Hapoalim, Tel-Aviv	6/30/85:	11	818.1	1,809.1	1,123.2	8.7	Boston(B); Chi(B); Encino, CA (B); LA (B)†; Miami Beach(A); NY(4B);Philadelphia(B); SF(B)
20,828	6/30/84:	11	757.1	1,527.4	981.6	7.7	
Bank Leumi le-Israel, Tel-Aviv	6/30/85:	7	1,313.8	3,226.5	2,917.9	14.4	Beverly Hills*(B); Chi(B); Encino, CA (B)†; Miami Beach(A); NY(A); NY(C); Philadelphia(B)
22,404	6/30/84:	7	1,331.9	3,137.6	2,784.5	14.3	
Israel Discount Bank, Tel-Aviv	6/30/85:	5	602.4	3,883.0	3,575.8	33.0	Beverly Hills(A); Miami(A); Miami Beach(A); NY*(B); NY(C)
11,774	6/30/84:	5	506.0	3,723.5	3,381.7	33.6	
United Mizrahi Bank Ltd., Tel-Aviv	6/30/85:	3	291.8	736.4	490.8	14.3	LA(B); NY*(A); NY(C)
5,150	6/30/84:	3	242.1	627.4	462.2	14.1	
ITALY							
Banca Commerciale Italiana, Milan	6/30/85:	4	985.0	5,732.3	4,415.5	16.0	Chi(B); Garden City, NY*(C); LA(A); NY*(B)
35,886	6/30/84:	4	833.9	3,938.7	3,142.7	10.0	
Banca Nazionale del Lavoro, Rome	6/30/85:	5	1,203.1	4,708.4	3,155.9	10.0	Atlanta(A); Chi(B); LA(A); Miami(A); NY*(B)
46,952	6/30/84:	5	1,003.9	3,258.6	2,202.6	7.4	
Banca Nazionale dell' Agricoltura, Rome	6/30/85:	1	248.7	1,215.6	857.7	9.7	NY*(B)
12,532	6/30/84:	1	152.6	953.9	568.1	7.0	
Banca Popolare di Milano, Milan	6/30/85:	1	68.4	364.3	324.4	3.7	NY*(B)
9,763	6/30/84:	1	11.9	357.3	228.8	4.5	
Banco di Napoli, Naples	6/30/85:	1	1,258.4	2,783.5	1,677.0	12.5	NY*(B)
22,298	6/30/84:	1	325.5	1,423.5	908.4	6.6	
Banco di Roma, Rome	6/30/85:	4	1,321.7	5,514.1	4,017.7	20.3	Chi(B); Chi(C); NY*(B); SF(A)
27,606	6/30/84:	3	814.7	3,210.6	2,112.5	12.4	
Banco di Sicilia, Palermo	6/30/85:	2	274.1	796.8	326.1	5.3	LA(A); NY*(B)
15,022	6/30/84:	2	100.9	743.1	327.5	5.1	
Cassa di Risparmio delle Provincie Lombarde, Milan	6/30/85:	1	...	...	...	...	NY(B)††
30,977	6/30/84:	..	...	...	...	...	
Credito Italiano, Milan	6/30/85:	2	199.3	1,121.2	746.7	3.7	LA(A); NY*(B)
30,371	6/30/84:	2	250.6	1,117.1	519.6	3.8	
Istituto Bancario San Paulo di Torino, Turin	6/30/85:	3	626.5	1,608.4	893.1	4.6	LA(B); LA(C); NY(B)
34,939	6/30/84:	3	523.9	1,292.1	751.9	4.2	
Monte dei Paschi di Siena	6/30/85:	1	84.8	690.9	541.0	2.3	NY(B)
30,240	6/30/84:	1	42.3	768.3	613.9	2.8	

Footnotes for this table are on page 22A.

U.S. Offices of Foreign Banks: By Country and Parent

(Dollar Figures in Millions)

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/84 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
JAPAN							
Bank of Tokyo Ltd.	6/30/85:	11	5,748.9	20,329.9	13,077.4	30.9	Coral Gables, Fla.(A); Coral Gables(E); Honolulu(A); Houston(E); LA*(A);NY(B); NY(C); Portland, Ore.(B); Seattle(B); SF(A); SF(C)
65,852	6/30/84:	11	5,207.0	20,457.9	12,656.5	31.4	
Bank of Yokohama	6/30/85:	2	466.1	1,538.9	1,158.6	5.4	NY*(B); LA(A)
28,576	6/30/84:	1	410.4	1,005.1	811.2	3.9	
Chuo Trust & Banking Co., Ltd., Tokyo	6/30/85:	1	255.8	1,033.6	562.3	5.0	NY*(B)
20,571	6/30/84:	1	187.7	454.6	249.4	2.6	
Dai-Ichi Kangyo Bank Ltd., Tokyo	6/30/85:	4	2,865.5	14,222.4	8,127.2	12.0	Chi(B); LA*(A); LA(C); NY(B)
118,546	6/30/84:	4	2,181.0	13,162.2	6,968.9	11.9	
Daiwa Bank, Ltd., Osaka	6/30/85:	3	1,047.8	5,202.0	3,455.7	10.1	LA(A); NY*(B); NY(C)
51,673	6/30/84:	3	871.9	4,120.5	2,766.8	8.7	
Fuji Bank, Ltd., Tokyo	6/30/85:	6	6,722.5	16,555.2	8,701.7	14.4	Chi(B); Chi(F); LA(A); NY*(B); NY(C); SF(E)
114,599	6/30/84:	6	5,720.7	15,406.6	6,854.3	14.9	
Hokkaido Takushoku Bank Ltd., Sapporo	6/30/85:	3	615.9	2,325.9	1,602.1	7.9	LA*(A); NY(B); Seattle(B)
29,592	6/30/84:	3	496.3	2,702.5	1,664.7	10.2	
Hokuriku Bank Ltd., Toyama	6/30/85:	1	133.4	798.9	520.0	4.8	NY*(B)
16,581	6/30/84:	1	114.7	552.5	373.9	3.5	
Industrial Bank of Japan, Ltd., Tokyo	6/30/85:	3	2,525.5	9,271.7	5,270.1	11.4	LA(A); NY*(B); NY(C)
81,356	6/30/84:	3	2,207.9	8,500.6	4,506.3	11.5	
Kyowa Bank Ltd., Tokyo	6/30/85:	3	810.7	2,748.9	1,615.4	7.5	LA*(A); LA(C); NY(B)
36,719	6/30/84:	3	780.1	2,021.7	1,210.5	6.2	
Long-Term Credit Bank of Japan, Ltd., Tokyo	6/30/85:	2	1,457.3	3,703.2	1,735.0	5.7	LA(A); NY*(B)
65,149	6/30/84:	2	1,171.6	3,851.9	1,615.4	6.4	
Mitsubishi Bank Ltd., Tokyo (#)	6/30/85:	7	3,078.6	15,932.4	8,822.4	14.5	Chi(B); LA*(A); LA(C); NY(B); NY(EB); SF(C); SF(E)
110,203	6/30/84:	7	3,695.5	17,151.2	9,326.5	17.5	
Mitsubishi Trust & Banking Corp., Tokyo	6/30/85:	2	801.5	6,667.8	3,935.7	10.9	LA(A); NY*(B)
61,394	6/30/84:	2	602.9	4,002.8	2,334.7	7.0	
Mitsui Bank Ltd., Tokyo	6/30/85:	4	1,891.7	6,668.9	4,182.1	9.1	LA*(A); LA(C); NY(B); Seattle(B)
73,275	6/30/84:	4	2,388.1	7,425.9	3,842.8	10.7	
Mitsui Trust & Banking Co., Ltd., Tokyo	6/30/85:	2	591.1	2,799.3	5,833.2	5.1	LA(A); NY*(B)
54,437	6/30/84:	2	480.9	4,954.5	3,361.5	9.7	
Nippon Credit Bank Ltd., Tokyo	6/30/85:	2	1,162.5	3,331.3	2,265.0	8.2	LA(A); NY*(B)
40,535	6/30/84:	2	813.8	4,191.6	2,468.1	11.3	
Norinchukin Bank, Tokyo	6/30/85:	1	117.2	2,091.6	281.9	2.5	NY(B)
82,720	6/30/84:	...	...	...	...	...	
Saitama Bank Ltd., Urawa	6/30/85:	2	565.0	3,231.6	2,108.6	9.3	LA*(B); NY(B)
34,709	6/30/84:	2	503.9	3,043.5	2,317.2	9.9	
Sanwa Bank Ltd., Osaka	6/30/85:	5	2,208.6	11,510.3	6,099.3	11.7	Chi(B); NY(B); SF*(A); SF(C); Atlanta(A)
98,794	6/30/84:	4	2,240.8	13,515.3	7,744.1	14.8	
Shizuoka Bank, Ltd., Shizuoka	6/30/85:	1	9.9	153.5	140.3	1.0	LA(B)
14,703	6/30/84:	.	.....	.....	.....	...	
Sumitomo Bank Ltd., Osaka	6/30/85:	5	2,294.7	11,707.4	7,763.3	10.4	Chi(B); NY(B); SF*(A); SF(C); Seattle(B)
112,215	6/30/84:	5	2,504.6	9,857.4	6,758.5	9.8	
Sumitomo Trust & Banking Co., Ltd., Osaka	6/30/85:	2	580.0	4,747.6	3,704.1	8.2	LA(A); NY*(B)
57,775	6/30/84:	2	473.1	2,192.5	1,511.7	4.2	
Taiyo Kobe Bank Ltd., Kobe	6/30/85:	3	988.0	4,229.4	2,527.4	7.2	LA(A); NY*(B); Seattle(B)
58,430	6/30/84:	3	1,100.3	3,237.2	1,568.9	6.1	
Tokai Bank Ltd., Nagoya	6/30/85:	4	1,516.5	6,656.7	3,185.4	8.8	Chi(B); LA*(A); LA(C); NY(B)
75,746	6/30/84:	4	1,309.2	6,145.6	2,444.3	9.5	
Toyo Trust & Banking Co., Ltd., Tokyo	6/30/85:	2	361.7	2,647.7	2,236.9	7.8	LA(A); NY*(B)
33,781	6/30/84:	2	320.1	2,156.6	1,597.1	7.1	
Yasuda Trust & Banking Co., Tokyo	6/30/85:	2	888.2	4,637.0	3,186.0	10.1	LA(A); NY*(B)
46,037	6/30/84:	2	678.7	3,469.4	2,300.8	8.6	
JORDAN							
Arab Bank Ltd., Amman	6/30/85:	1	15.7	275.1	13.6	2.6	NY*(B)
10,549	6/30/84:	1	10.7	422.3	13.6	4.8	
Petra Bank, Amman	6/30/85:	1	33.7	86.0	44.9	17.0	DC(E)
506	6/30/84:	1	0.0	64.6	36.6	17.2	
KOREA							
Bank of Seoul	6/30/85:	2	175.0	270.6	1.4	2.1	LA(A); NY*(B)
12,930	6/30/84:	2	357.2	408.5	10.9	3.7	
Cho-Heung Bank Ltd., Seoul	6/30/85:	2	178.0	356.1	33.3	5.3	NY*(B); SF(A)
6,755	6/30/84:	2	189.3	372.2	40.5	6.5	
Commercial Bank of Korea Ltd., Seoul	6/30/85:	4	231.8	420.3	64.2	5.7	Chi(B); LA(A); NY*(B); NY(C)
7,349	6/30/84:	4	186.5	477.6	42.2	7.5	
Hanil Bank, Ltd., Seoul	6/30/85:	3	173.6	353.5	81.1	4.8	LA(A); Lynwood, CA(C); NY(A)
7,366	6/30/84:	3	171.8	346.9	81.7	5.3	
Korea Exchange Bank, Seoul	6/30/85:	8	561.9	1,313.3	386.9	9.5	Chi(B); LA(C); LA(A); NY*(3B); NY(B)††;Seattle(B)
13,768	6/30/84:	7	401.9	1,160.2	276.8	10.2	
Korea First Bank, Seoul	6/30/85:	4	314.2	554.0	41.5	7.2	Chi(B); LA(A); NY*(B); NY(C)
7,659	6/30/84:	4	345.9	568.0	22.6	8.9	
KUWAIT							
Commercial Bank of Kuwait	6/30/85:	1	5.0	601.3	489.4	10.2	NY(B)
5,911	6/30/84:	...	...	....	...	...	
Gulf Bank, Kuwait	6/30/85:	1	133.8	372.1	274.4	6.1	NY(A)
6,134	6/30/84:	1	61.6	317.6	229.1	4.5	
National Bank of Kuwait	6/30/85:	1	1.2	148.5	74.8	1.7	NY*(B)
8,568	6/30/84:	...	...	...	...	...	
LUXEMBOURG							
Bank of Credit & Commerce International	6/30/85:	6	52.3	714.7	583.0	14.2	Boca Raton, FL(A); LA(A); Miami(A); NY(B); SF(A); Tampa, FL(A)
5,046	6/30/84:	6	73.6	362.0	256.8	8.3	
MALAYSIA							
Bank Bumiputra Malaysia Berhad, Kuala Lumpur	6/30/85:	2	90.3	217.8	132.7	2.9	LA(A); NY*(B)
7,419	6/30/84:	2	91.8	223.8	159.5	3.0	
Malayan Banking Berhad, Kuala Lumpur	6/30/85:	1	12.5	108.7	65.1	1.8	NY(B)
6,040	6/30/84:	.	.....	......	.....	...	
MEXICO							
Banca Serfin, Mexico City	6/30/85:	2	75.5	335.6	129.1	7.7	LA(A); NY(A)
4,344	6/30/84:	2	67.3	311.5	108.5	9.0	
Banco Internacional, Mexico City	6/30/85:	1	11.3	369.6	202.4	15.5	NY(A)
2,382	6/30/84:	1	18.0	209.5	184.2	17.7	
Bancomer, Mexico City	6/30/85:	3	1,025.9	1,752.1	813.1	16.8	La Mesa, CA*(C), LA(A); NY(A)
10,425	6/30/84:	3	1,124.8	2,878.4	930.4	35.0	

Footnotes for this table are on page 22A.

U.S. Offices of Foreign Banks: By Country and Parent

(Dollar Figures in Millions)

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/84 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
MEXICO (continued)							
Banco Mexicano Somex, Mexico City	6/30/85:	1	0.3	19.2	0.7	0.5	NY(A)
3,752	6/30/84:	1	0.1	116.6	111.6	3.5	
Banco Nacional de Mexico, Mexico City	6/30/85:	3	577.7	1,023.8	366.2	8.9	LA*(A); LA(C); NY(A)
11,476	6/30/84:	3	96.9	995.9	638.8	11.4	
Multibanco Comermex, Chihuahua	6/30/85:	1	151.8	370.3	203.7	12.0	NY(A)
3,096	6/30/84:	1	133.0	313.7	196.0	10.8	
NETHERLANDS							
Algemene Bank Nederland, Amsterdam	6/30/85:	13	1,219.6	3,578.3	2,171.4	8.7	Atlanta(A); Chi*(B); Chi(C); Chi(E); Houston(EB); LA(A); Miami(A); Miami(EB); NY(2B); Pittsburgh(B); SF(A); Seattle(B)
41,160	6/30/84:	13	941.6	3,783.7	1,817.0	8.8	
Amsterdam-Rotterdam Bank, Amsterdam	6/30/85:	1	113.5	751.4	388.3	2.1	NY*(B)
34,965	6/30/84:	1	153.4	714.3	417.2	1.8	
Credit Lyonnais Bank Nederland, Rotterdam	6/30/85:	1	N.A.	N.A.	N.A.	N.A.	NY(F)
3,842	6/30/84:	1	77.0	82.8	10.7	2.3	
Nederlandsche Middenstandsbank, Amsterdam	6/30/85:	1	124.8	768.0	719.8	4.0	NY*(B)
19,137	6/30/84:	1	141.0	602.9	346.0	2.9	
Rabobank Nederland, Utrecht	6/30/85:	1	149.5	770.7	16.3	2.2	NY*(B)
35,677	6/30/84:	1	281.0	625.4	1.8	1.6	
NEW ZEALAND							
Bank of New Zealand, Ltd., Wellington	6/30/85:	2	76.8	372.0	263.8	8.4	LA(A); NY*(B)
4,441	6/30/84:	2	20.0	202.6	97.6	4.9	
NIGERIA							
United Bank for Africa Ltd., Lagos	6/30/85:	1	0.0	246.6	223.5	4.5	NY(B)
5,475	6/30/84:	1	0.0	12.9	0.0	0.2	
PAKISTAN							
Habib Bank Ltd., Karachi	6/30/85:	1	2.9	27.8	22.8	0.6	NY*(B)
4,731	6/30/84:	1	4.2	40.5	10.7	0.8	
National Bank of Pakistan, Karachi	6/30/85:	3	7.0	326.9	224.7	10.0	Chi(B); DC(B);NY*(B)
3,269	6/30/84:	3	12.3	327.4	140.1	7.6	
United Bank Ltd., Karachi	6/30/85:	1	0.01	26.2	15.2	0.8	NY*(B)
3,289	6/30/84:	1	0.01	16.2	6.0	0.5	
PANAMA							
Banco de Iberoamerica, Panama City	6/30/85:	1	6.8	105.9	99.0	26.4	Miami(A)
401	6/30/84:	1	7.9	76.4	71.6	25.6	
Banco International de Costa Rico, Panama City	6/30/85:	1	4.3	48.4	7.6	36.9	Miami(A)
131	6/30/84:	1	0.1	34.9	7.6	23.0	
Banco Nacional de Panama, Panama City	6/30/85:	1	0.0	15.8	2.9	0.1	NY*(B)
1,448	6/30/84:	1	2.0	48.7	15.6	4.5	
PERU							
Banco de Credito del Peru, Lima	6/30/85:	1	1.6	25.0	14.9	2.4	NY(B)
1,034	6/30/84:	1	0.3	18.8	8.8	2.1	
PHILIPPINES							
Allied Banking Corp., Manila	6/30/85:	2	14.3	82.6	69.9	17.1	Agana, Guam(B), SF*(C)
483	6/30/84:	2	7.1	30.0	16.0	3.7	
Manila Banking Corp.	6/30/85:	1	4.3	30.0	24.5	7.7	LA(C)
388	6/30/84:	1	N.A.	24.4	19.0	4.8	
Metropolitan Bank & Trust Co., Manila	6/30/85:	4	10.1	76.0	54.8	9.9	Agana, Guam(B); LA*(C); NY(B); SF(B)
768	6/30/84:	4	8.6	86.6	56.5	7.9	
Philippine Commercial International Bank, Makati	6/30/85:	2	22.1	53.8	9.8	9.9	LA(A); NY(B)
542	6/30/84:	2	20.6	58.9	10.6	8.9	
Philippine National Bank, Manila	6/30/85:	3	6.5	60.0	13.9	1.4	Honolulu(A); LA*(B); NY(B)
4,247	6/30/84:	3	6.5	62.4	19.0	1.2	
PORTUGAL							
Banco Portugues do Atlantico, Oporto	6/30/85:	1	38.5	91.4	27.2	2.3	NY*(B)
4,062	6/30/84:	1	42.8	117.0	49.8	3.0	
Banco Totta & Acores, Lisbon	6/30/85:	2	163.2	310.9	46.0	12.2	NY(A); SF(A)
2,559	6/30/84:	2	108.1	233.8	2.2	9.1	
QATAR							
Doha Bank, Doha	6/30/85:	1	0.0	40.0	15.9	..	NY*(B)
N.A.	6/30/84:	1	0.6	14.0	13.7	..	
SAUDI ARABIA							
National Commercial Bank, Jeddah	6/30/85:	1	17.5	210.6	30.6	1.3	NY*(B)
16,132	6/30/84:	1	19.0	339.3	27.2	2.3	
SINGAPORE							
Development Bank of Singapore Ltd.	6/30/85:	2	72.2	106.9	10.3	2.1	LA(A); NY(A)
5,207	6/30/84:	2	92.9	134.2	6.1	2.5	
International Bank of Singapore Ltd.	6/30/85:	1	2.0	12.6	0.2	3.1	SF(A)
403	6/30/84:	1	2.0	17.9	0.1	4.7	
Overseas-Chinese Banking Corp., Singapore	6/30/85:	1	0.5	29.9	21.1	0.8	NY(B)
3,804	6/30/84:	1	0.0	9.3	6.5	0.3	
Overseas Union Bank Ltd., Singapore	6/30/85:	2	18.0	135.0	13.9	4.1	LA(A); NY(A)
3,256	6/30/84:	2	13.7	138.2	9.8	4.6	
United Overseas Bank Ltd., Singapore	6/30/85:	2	11.0	83.2	4.2	1.7	LA(A); NY(A)
4,887	6/30/84:	2	14.6	138.1	3.9	2.8	
SOUTH AFRICA							
Nedbank Ltd., Johannesburg	6/30/85:	1	19.6	197.1	1.0	2.9	NY(B)
6,686	6/30/84:	1	14.8	238.3	1.4	2.9	
SPAIN							
Banco Atlantico, Barcelona	6/30/85:	1	2.9	38.7	16.2	1.7	NY(A)
2,229	6/30/84:	1	9.5	38.9	3.1	2.8	
Banco Central, Madrid	6/30/85:	5	288.3	2,418.7	1,190.4	12.1	Hato Rey, PR(C); Miami(A); NY*(B); NY(C); SF(A)
19,999	6/30/84:	5	226.1	2,049.8	949.9	10.7	
Banco de Bilbao	6/30/85:	2	49.8	510.2	309.8	3.5	Miami(A); NY*(B)
14,560	6/30/84:	2	25.2	504.1	277.6	3.5	
Banco de Santander	6/30/85:	5	237.4	1,647.9	1,513.0	12.2	Hato Rey, PR(C); Miami*(E); Miami(A); NY(2B)
13,508	6/30/84:	5	124.3	1,626.9	1,396.7	12.5	

Footnotes for this table are on page 22A.

U.S. Offices of Foreign Banks: By Country and Parent

(Dollar Figures in Millions)

SPAIN (Continued)

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/84 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
Banco de Vizcaya, Bilbao (o)	6/30/85:	3	35.6	209.4	156.1	1.3	Coral Gables, Fla.(A); NY*(B); SF(A)
16,431	6/30/84:	3	50.4	245.5	128.9	1.6	
Banco Espanol de Credito, Madrid	6/30/85:	3	132.1	296.0	113.8	0.6	Miami(A); NY(B); NY(I)
46,354	6/30/84:	2	1.5	64.0	53.1	0.2	
Banco Exterior de Espana, Madrid	6/30/85:	3	252.5	681.5	477.0	4.0	LA(A); Miami(A); Stony Brook, NY*(C)
17,242	6/30/84:	3	219.6	599.7	402.9	4.4	
Banco Hispano-Americano, Madrid	6/30/85:	1	3.6	120.4	26.0	0.7	NY*(B)
17,410	6/30/84:	1	14.3	122.9	19.3	1.0	
Banco Occidental de Madrid	6/30/85:	1	57.7	371.5	304.6	N.A.	San Juan, PR(C)
N.A.	6/30/84:	1	39.9	283.6	227.3	N.A.	
Banco Zaragozano, Zaragoza	6/30/85:	1	18.6	70.5	58.0	5.1	Miami(C)
1,371	6/30/84:	1	26.8	100.3	86.2	8.0	

SWEDEN

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/84 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
Skandinaviska Enskilda Banken, Stockholm	6/30/85:	2	256.0	496.2	55.2	2.4	NY(E); NY(I)
20,304	6/30/84:	1	178.6	596.9	128.3	2.9	

SWITZERLAND

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/84 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
Banca della Svizzera Italiana, Lugano	6/30/85:	1	23.8	327.2	24.4	11.1	NY*(B)
2,938	6/30/84:	1	3.9	189.9	9.3	5.3	
Bank Julius Baer & Co., Ltd., Zurich	6/30/85:	2	38.4	189.3	130.9	20.1	NY(B); NY(I)
943	6/30/84:	2	26.3	125.4	8.3	17.7	
Bank Leu, Zurich	6/30/85:	1	24.6	247.8	48.3	5.5	NY*(B)
4,473	6/30/84:	1	0.0	12.1	3.9	0.3	
Banque Paribas (Suisse), Geneva	6/30/85:	1	0.0	28.5	0.0	1.3	NY*(B)
2,136	6/30/84:	1	0.0	3.0	0.0	0.1	
Credit Suisse, Zurich (p)	6/30/85:	3	577.1	2,417.2	1,388.7	7.5	LA*(B); Miami(A); NY(B)
32,267	6/30/84:	3	624.2	2,395.3	910.2	6.8	
Habib Bank, Zurich	6/30/85:	1	2.8	31.0	21.6	9.2.	NY(C)
338	6/30/84:	1	N.A.	N.A.	N.A.	N.A.	
Swiss Bank Corp., Basle	6/30/85:	5	2,398.3	6,556.3	3,133.7	14.3	Atlanta(A); Chi(B); NY(2B); SF*(B)
45,706	6/30/84:	5	2,043.4	6,379.3	3,932.1	13.2	
Union Bank of Switzerland, Zurich	6/30/85:	3	396.7	4,673.8	2,525.8	9.3	Chi(B); LA*(A); NY(B)
50,316	6/30/84:	3	337.9	4,723.2	3,290.2	8.9	

TAIWAN

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/84 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
First Commercial Bank, Taipei	6/30/85:	1	9.3	13.1	11.0	0.2	Agana, Guam(B)
7,226	6/30/84:	1	4.5	8.6	6.4	0.2	
International Commercial Bank of China, Taipei	6/30/85:	3	60.8	783.9	184.7	23.5	Chi(B); NY*(A); LA(B)
3,342	6/30/84:	2	43.7	510.6	107.0	18.0	

THAILAND

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/84 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
Bangkok Bank, Ltd.	6/30/85:	2	24.8	359.5	117.4	3.8	LA(B); NY(B)
9,515	6/30/84:	2	7.2	328.8	60.1	3.5	
Bangkok Metropolitan Bank Ltd.	6/30/85:	2	10.4	140.0	24.3	10.2	NY(A); SF(A)
1,370	6/30/84:	2	5.6	195.4	6.5	22.0	
Krung Thai Bank Ltd., Bangkok	6/30/85:	1	5.0	57.5	31.3	1.7	NY*(B)
3,349	6/30/84:	1	5.0	80.1	23.0	2.3	
Siam Commercial Bank, Ltd. Bangkok	6/30/85:	2	139.9	216.3	137.9	10.8	LA*(B); NY(B)
2,002	6/30/84:	2	63.4	124.9	52.3	7.4	
Thai Farmers Bank, Bangkok	6/30/85:	2	29.3	86.4	34.1	2.4	LA(A); NY*(B)
3,563	6/30/84:	2	13.0	83.6	28.3	2.6	

TURKEY

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/84 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	6/30/85:	1	0.3	109.0	42.2	2.0	NY(B)
5,518	6/30/84:	1	0.2	41.6	29.1	0.8	

UNITED ARAB EMIRATES

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/84 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
Bank of Oman Ltd., Dubai	6/30/85:	1	4.6	18.9	8.3	0.8	NY(E)
2,416	6/30/84:	1	6.6	1.5	1.0	0.07	
Dubai Bank Ltd.	6/30/85:	1	40.8	107.0	11.5	9.5	NY*(B)
1,130	6/30/84:	1	48.6	128.1	71.9	11.3	
Middle East Bank	6/30/85:	1	4.8	19.4	12.3	2.2	NY*(B)
880	6/30/84:	1	3.7	15.9	7.1	1.3	
National Bank of Abu Dhabi	6/30/85:	1	16.8	182.4	85.2	3.1	DC*(B)
5,936	6/30/84:	1	10.5	181.3	66.1	3.0	

UNITED KINGDOM

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/84 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
Bank of Scotland, Edinburgh	6/30/85:	1	90.1	97.3	2.0	1.3	NY*(B)
7,722	6/30/84:	1	50.8	97.7	1.4	1.1	
Barclays Plc., London	6/30/85:	17	2,739.4	9.699.5	5.705.3	11.4	Atlanta(A); Boston(B); Charlotte Amalie, VI(2B); Charlotte, NC(F); Chi(B);Houston(E); Miami(A); New Orleans(A); NY*(3B); NY(C); Pittsburgh(B); SF(A); SF(C); Seattle(B)
85,108	6/30/84:	17	2,674.4	8,438.9	3,723.0	9.0	
Hill Samuel & Co., Ltd., London	6/30/85:	1	0.0	3.7	0.0	0.1	NY(E)
3,322	6/30/84:	1	0.0	4.4	0.0	0.1	
Libra Bank, Ltd., London	6/30/85:	1	0.0	398.1	383.0	14.8	NY*(A)
2,683	6/30/84:	1	0.0	224.5	221.3	8.7	
Lloyds Bank Plc., London	6/30/85:	9	1,787.7	6,489.6	4,581.7	12.8	Atlanta(A); Boston(B); Chi(B); LA*(B); LA(C); Miami(A); NY(B); Pittsburgh(B); SF(B)
50,874	6/30/84:	9	1,688.0	6,207.3	4,521.8	11.1	
Midland Bank Plc., London (s)	6/30/85:	3	4,519.2	22,697.5	16,423.7	31.9	NY(E); NY(B); SF*(C)
71,074	6/30/84:	3	5,164.4	28,093.7	18,111.9	36.8	
National Westminster Bank, Plc., London (#)	6/30/85:	5	4,269.7	12,217.5	8,738.0	14.8	Chi(B); Miami(E)(h); NY(B); NY*(C); SF(A)
82,674	6/30/84:	5	3,302.8	11,702.2	8,524.6	13.4	
Royal Bank of Scotland Plc., Edinburgh	6/30/85:	2	56.5	105.8	9.9	1.1	NY*(B); SF(A)
9,429	6/30/84:	2	67.8	155.6	14.2	1.7	
Saudi International Bank, London	6/30/85:	1	10.0	213.7	174.5	6.1	NY(B)
3,520	6/30/84:	1	32.0	351.1	318.5	8.6	
Scandinavian Bank Ltd., London	6/30/85:	1	129.1	254.0	114.9	7.7	LA(A)
3,319	6/30/84:	1	56.8	106.7	76.7	3.1	
Schroders Plc., London (#)	6/30/85:	3	463.9	1,943.1	1,521.8	...	Miami(E)(h); NY*(C); NY(I)
N.A.	6/30/84:	3	477.6	2,011.1	1,488.2	...	
Standard Chartered Bank Plc., London	6/30/85:	9	2,761.7	9,553.6	7,105.3	24.0	Atlanta(A); Chi(B); Houston(E); LA*(C); Miami(A); NY(2B); SF(A); Seattle(B)
39,836	6/30/84:	9	2,607.3	9,714.0	6,941.7	23.2	
United Bank of Kuwait Ltd., London	6/30/85:	1	2.5	92.9	78.8	4.3	NY(B)
2,173	6/30/84:	1	20.6	109.7	49.1	4.8	

URUGUAY

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/84 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
Banco de la Republica Oriental del Uruguay, Montevideo	6/30/85:	1	12.6	92.3	31.0	4.7	NY*(B)
1,971	6/30/84:	1	13.4	112.9	18.3	6.2	

Footnotes for this table are on page 22A.

U.S. Offices of Foreign Banks: By Country and Parent

(Dollar Figures in Millions)

Home Country and Parent—Listed Alphabetically Assets of Parent Company 12/31/84 (a)		No. of Offices	C&I Loans	Avg. Assets	Avg. Deposits	Ratio (b) (%)	Location of Offices and Type—Listed Alphabetically (c)
VENEZUELA							
Banco Consolidado, Caracas	6/30/85:	3	6.3	147.7	141.3	22.4	NY*(2B); NY(E)
659	6/30/84:	3	7.4	125.6	104.7	8.6	
Banco de Venezuela, Caracas	6/30/85:	3	1.2	271.8	167.8	21.6	Miami(E); NY*(A); NY(EB)
1,261	6/30/84:	3	2.7	208.8	152.0	19.6	
Banco Industrial de Venezuela, Caracas	6/30/85:	2	61.4	588.2	13.6	33.8	Miami(A); NY(A)
1,741	6/30/84:	2	99.2	491.4	9.3	36.9	
Banco Latino, Caracas	6/30/85:	1	60.6	97.1	88.2	10.8	Miami(E)
897	6/30/84:	1	11.5	79.8	59.9	5.6	
Banco Mercantil, Caracas	6/30/85:	1	11.4	93.6	84.4	7.3	Miami(A)
1,275	6/30/84:	1	2.6	59.8	52.4	4.8	
Banco Union, Caracas	6/30/85:	3	66.4	318.7	256.7	29.0	Miami(E); NY*(C); NY(B)
1,100	6/30/84:	3	69.6	299.8	221.2	29.1	
YUGOSLAVIA							
Jugobanka-United Bank, Belgrade	6/30/85:	1	24.4	284.4	198.2	4.9	NY(A)
5,784	6/30/84:	1	25.9	252.2	214.4	4.1	
Udrezena Beogradska Banka, Belgrade	6/30/85:	1	23.7	229.1	81.6	2.9	NY*(B)
7,933	6/30/84:	1	13.3	170.8	73.7	2.0	
FOREIGN BANK GROUPS							
Al UBAF Banking Group, Neuilly, France	6/30/85:	1	173.1	1,161.4	909.7	...	NY(C)
(See footnote q)	6/30/84:	1	202.2	1,227.4	894.0	...	
American Scandinavia Group	6/30/85:	1	266.1	403.7	636.6	...	NY(I)
	6/30/84:	1	298.1	593.7	435.9	..	
Asia International Bank	6/30/85:	1	8.8	21.6	9.2	...	NY(C)
	6/30/84:	1	7.1	15.3	4.3	...	
Audi Group	6/30/85:	1	19.2	138.9	19.2	...	NY(C)
	6/30/84:	1	10.0	132.9	91.6	...	
Century Bank	6/30/85:	1	4.0	70.8	54.4	...	LA(C)
	6/30/84:	1	13.0	93.4	68.0	...	
European-American Group	6/30/85:	1	2,560.1	7,547.6	5,299.0	...	LA(E)(h); NY(C)
	6/30/84:	2	2,554.9	6,562.0	4,804.0	...	
Nordic American Banking Corp	6/30/85:	1	320.2	406.6	59.4	...	NY(I)
	6/30/84:	1	373.0	652.0	603.0	...	

Countries are listed alphabetically. Within a country, parents banks are listed alphabetically. Average assets and deposits for June are used for branches & agencies, while June 30 data are used for commercial banks, Edge banks and investment companies. Total loans were used for Edge banks on 6/30/85 and not C&I loans. Yearend 1984 (and 1983) data are used for finance companies.

(a)—Assets shown are for 12/31/84, or nearest fiscal yearend, for banks providing data for American Banker's annual survey of the world's largest banks, published in July, 1985. For other banks, latest available data was used. **(b)**—Ratio represents the June assets of the bank's U.S. office(s) to the bank's total worldwide assets the previous yearend. **(c)**—Office types are: B=Branch; C=Commercial Bank; E=Edge bank; EB=Branch of Edge bank; F=Finance company; and I=Investment company. Abbreviations for locations are:Chi=Chicago; DC= Washington, D.C.; LA=Los Angeles; NY=New York City; and SF=San Francisco. **(d)**—Closed Houston Edge bank 6/85. **(e)**—In Sept. 1984, Bank of Montreal acquired Harris Bankcorp Inc., Chicago, which owns Harris Bank and Trust Co., Chicago, and Harris Bank International Corp., New York, and six other commercial banks in Illinois. **(f)**—Parent bank collapsed on 9/3/85. **(g)**—The Beaverton branch and one Portland branch were absorbed by Oregon First Bank, Portland, 7/27/85. Also moved head office of its San Francisco bank to Los Angeles 10/15/85. **(h)**—Bank merged into National Bank of Canada, Montreal, 11/85. New York office closed 1/86. **(i)**—Edge bank merged into Pacific National Bank, Miami, 7/22/85. **(j)**— Atlanta agency, which operates as a representative office, is not included in the office count. **(k)**—Also known as Union Bank of Bavaria. **(l)**—According to the Far Eastern Economic Review, this troubled bank may be acquired through capital injection by the Peking-owned China International Trust and Investment Corp. **(m)**—Rescued from insolvency by the Hong Kong Government in 6/85. **(n)**—Allied Irish Banks also owns 45% of First Maryland Bancorp., Baltimore. **(o)**—Also owns 48% of New Mexico Banquest Investors Corp., Santa Fe., which is second tier holding company for New Mexico Banquest Corp. The latter company is a multibank holding company for: Banquest First National Bank, Santa Fe; Banquest First State Bank, Taos; and Banquest National Bank, Albuquerque. **(p)**—Bank is also known as Swiss Credit Bank. New York branch is listed as Swiss Credit Bank.**(q)**—The bank—UBAF Arab American Bank, New York— is part of the Al UBAF Banking Group, Neuilly, France. The bank has 20 shareholders. For the list of these shareholders see footnote (k) of the Commercial Bank Subsidiaries Listing. **(s)**—One of the six European banks that own European American Bank **(#)**—Its commercial bank subsidiary owns an Edge bank. To avoid double counting, the Edge bank is omitted from the totals. **(*)**—Office is in the foreign bank's "Home State". **(†)**—Data not available for this office. **(††)**—Office opened, or acquired, after 6/30/85, but is included in the office count. **N.A.**—Not Available

Source of branch, agency, Edge bank, and investment company data is the Federal Reserve Board's reports of assets and liabilities for these respective banking offices as of June 30, 1985.

Most of the commercial bank data were provided to American Banker directly from the banks. However, in some cases, June 30, 1985, data were provided by ADP Data Services Division, New York, from their data base derived from Federal Reserve Board call report computer tapes. Finance company and were obtained by American Banker directly from the companies.

Totals for U.S. Banks of Foreign Banks

On June 30, 1985

(Dollar Figures in Millions)

	Number	C&I Loans	Assets	Deposits
La Mesa, Calif.	1	42.8	198.6	...
Long Beach, Calif.	1	36.0	123.1	110.4
Los Angeles	14	4,517.2	16,072.6	13,029.8
Lynwood, Calif.	1	25.5	86.8	77.2
San Francisco	10	8,568.7	37,370.7	28,902.2
Santa Anna, Calif.	1	75.8	386.9	315.4
Wilmington, Del.	1	116.3	430.8	5.8
Coral Gables, Fla.	1	18.6	70.5	58.0
Miami	1	27.6	147.5	131.8
Chicago	2	2,293.6	8,999.6	6,529.5
Glencoe, Ill.	1	43.4	127.5	116.5
Hinsdale, Ill.	1	28.0	174.0	153.0
Naperville, Ill.	1	39.1	226.9	196.6
Roselle, Ill.	1	20.3	195.1	182.5
Summit, Ill.	1	...	65.1	58.8
Winnetka, Ill.	1	34.9	...	...
Buffalo, N.Y.	1	6,687.1	21,892.7	15,524.4
Garden City, N.Y.	1	334.6	1,538.1	1,371.1
New York	26	12,806.8	42,640.9	34,083.7
Stony Brook, N.Y.	1	182.1	396.9	338.2
Hato Rey, P.R.	2	356.3	2,217.1	1,824.3
San Juan, P.R.	2	107.8	788.2	659.3
Santurce, P.R.	1	20.8	425.5	365.0
Totals	**73**	**36,383.3**	**134,575.1**	**104,033.5**

Top 10 U.S. Banks & Edge Subsidiaries

Based on C&I Loans on June 30, 1985

(Dollar Figures in Millions)

Rank 1985	Rank 1984		Total C&I Loans 6/30/85	6/30/84
		COMMERCIAL BANKS		
1	1	Marine Midland Bank NA, Buffalo, N.Y.	6,687.1	6,754.7
2	2	Crocker National Bank, San Francisco	4,505.7	5,148.7
3	4	National Westminister Bank USA, New York	3,123.0	2,342.6
4	3	European American Bank, New York	2,560.1	2,554.9
5	5	Union Bank, Los Angeles	2,315.8	2,218.2
6	6	Bank of Tokyo Trust Co., New York	1,746.5	1,760.1
7	7†	Harris Trust & Savings Bank, Chicago	1,735.6	1,544.9
8	7	California First Bank, San Francisco	1,542.8	1,524.3
9	8	Bank Leumi Trust Co., New York	1,107.7	1,096.2
10	10	Lloyds Bank California, Los Angeles	738.4	691.9
		EDGE BANK SUBSIDIARIES††		
1	3	Banco Latino International, Miami	60.59	11.55
2	...	Fuji Bank International Inc., San Francisco	59.28	3.88
3	1	Banco Cafetero International Corp., New York	49.39	19.65
4	...	Harris Bank International Corp., New York	48.83	2.33
5	...	Petra Int'l Bkng Corp., Washington, D.C.	33.74	0
6	2	Marine Midland International Bank, Miami	20.97	15.47
7	9	Banco de Bogota International Corp., Miami	14.74	4.85
8	7	Banco de Santander International Inc., Miami	14.49	5.24
9	4	Crocker Bank International, New York	7.97	10.47
10	...	Skandinaviska Enskilda Banken Int'l Cp., N.Y.	7.09	2.71

(†)—Rank bank would have had, if it were acquired by the Bank of Montreal prior to 6/30/84.
(††)—Edge Data for 6/30/85 are total loans.

Representative Offices By State

CALIFORNIA

Los Angeles

Amsterdam-Rotterdam Bank, Amsterdam
Banca Nazionale Dell' Agricoltura, Rome
Banco di Roma, Rome
Bank of British Columbia, Vancouver
Bank of Montreal
Bank of Scotland, Edinburgh
Bank of Yokohama, Japan
Bergen Bank, Norway
Berliner Handels-und Frankfurter Bank, Frankfurt
Commerzbank, Dusseldorf
Deutsche Bank, Frankfurt
Export-Import Bank of Korea, Seoul
Hongkong and Shanghai Banking Corp.
Kleinwort, Benson (North America Corp.) (a)
Kredietbank, Brussels
Mercantile Bank of Canada, Montreal
National Westminster Bank, Plc., London
Nederlandsche Middenstandsbank, Amsterdam
Royal Bank of Canada, Montreal
Royal Bank of Scotland, Plc., Edinburgh
State Bank of New South Wales, Sydney
Swiss Bank Corporation, Basle
Toronto Dominion Bank

Newport Beach

Bank of N.T. Butterfield & Son, Ltd., Bermuda

Palm Springs

Bank Julius Baer & Co., Ltd., Zurich

San Diego

Royal Trust Co., Montreal

San Francisco

Amsterdam-Rotterdam Bank, Amsterdam
Bank Julius Baer & Co., Ltd., Zurich
Banque Paribas, Paris
Central Trust of China, Taipei
Credit Suisse, Zurich
Development Finance Corp. of New Zealand, Wellington
Fuji Bank, Ltd., Tokyo
Industrial Bank of Japan, Ltd., Tokyo
Interallianz Bank, Zurich
Kyowa Bank, Ltd., Tokyo
Samuel Montagu & Co., Ltd., London
National Australia Bank, Ltd., Melbourne
Pierson, Heldring & Pierson, Amsterdam
Societe Generale, Paris
Union Bank of Switzerland, Zurich

COLORADO

Denver

Bank of Montreal
Canadian Commercial Bank, Edmonton
Canadian Imperial Bank of Commerce, Vancouver
Lloyds Bank Plc., London
Mercantile Bank of Canada, Montreal
Norske Creditbank, Norway
Royal Bank of Canada, Montreal

DISTRICT OF COLUMBIA

Banca Commerciale Italiana, Milan
Banco do Brasil, Brasilia
Banco Nac'l do Desenvolvimento Econ., Rio de Janeiro
Bank of Credit & Commerce International, Luxembourg
Bank of Tokyo, Ltd.
Banque Paribas, Paris
Export-Import Bank of Japan, Tokyo
Hongkong and Shanghai Banking Corp., Hong Kong
Industrial Bank of Japan, Ltd., Tokyo
Japan Development Bank, Tokyo
Nacional Financiera, Mexico City
State Bank of India, Bombay

FLORIDA

Coral Gables

Banca March, Palma de Mallorca, Spain

Miami

Banco Atlantico, Barcelona
Banco Popular Dominicano, Santo Domingo
Banco Regional Sur Medio y Callao, Callao, Peru
Bank Audi (Suisse), Zurich
Banque Intercommerciale de Gestion, Lausanne, Switz
Credit Suisse, Zurich
Dow Banking Corp., Zurich
Dresdner Bank, Frankfurt
Filanbanco, Guayaquil, Equador
Fuji Bank, Ltd., Tokyo

Tampa

Lloyds Bank Plc., London

GEORGIA

Atlanta

Banco do Brasil, Brasilia
Bank of Tokyo, Ltd.
Banque Indosuez, Paris (b)
Credit Lyonnais, Paris (b)
Credit Suisse, Zurich
Dai-Ichi Kangyo Bank, Tokyo
Fuji Bank, Ltd., Tokyo
Industrial Bank of Japan, Ltd., Tokyo
Kredietbank, Brussels
Sumitomo Bank, Osaka

ILLINOIS

Chicago

Banco di Sicilia, Palermo
Banco do Brasil, Brasilia
Bank of Ireland, Dublin
Bank of Nova Scotia, Toronto
Bank of Scotland, Edinburgh
Bank of Tokyo, Ltd.
Christiana Bank og Kreditkasse, Oslo, Norway
Continental Bank of Canada, Toronto
Credit Commercial de France, Paris
Credit Suisse, Zurich
Credito Italiano, Milan
Daiwa Bank, Ltd., Osaka, Japan
Danske Bank, Copenhagen
Deutsche Bank, Frankfurt
Hokkaido Takushoku Bank, Ltd., Sapporo
Industrial Bank of Japan, Ltd., Tokyo
Jugobanka, Belgrade
Kleinwort, Benson (North America Corp.) (a)
Kyowa Bank, Ltd., Tokyo
Long-Term Credit Bank of Japan, Tokyo
Metropolitan Bank & Trust Co., Manila
Mitsui Bank, Ltd., Tokyo
Nederlandsche Middenstandsbank, Amsterdam
Philippine National Bank, Manila
Post-och Kreditbanken, Stockholm
Royal Bank of Canada, Montreal
Royal Bank of Scotland, Plc., Edinburgh
Saitama Bank, Ltd., Tokyo
Taiyo Kobe Bank, Ltd., Tokyo

INDIANA

Gary

Stopanska Banka Skopje, Yugoslavia

LOUISIANA

New Orleans

Banque de l'Union Europeenne, Paris

MARYLAND

Baltimore

Lloyds Bank Plc., London

MASSACHUSETTS

Fall River

Banco Comercial Dos Acores, Ponta Delgada, Portugal

MICHIGAN

Detroit

Stopanska Banka Skopje, Yugoslavia

MINNESOTA

Minneapolis

Barclays Plc., London
Lloyds Bank Plc., London

MISSOURI

St. Louis

Kredietbank, Brussels
Lloyds Bank Plc., London

NEW YORK

New York

Akbank, Ankara
Al Saudi Banque, Paris
Algemene Bank Nederland, Amsterdam
Andelsbanken, Copenhagen
Bahrain Middle East Bank, Manama
Banca Cattolica del Veneto, Vicenza
Banca Nazionale dell'Agricoltura, Rome
Banca Popolare di Novara, Italy
Banco Bolivano Americano, La Paz, Bolivia
Banco Comercial del Norte, Buenos Aires
Banco de Credito Argentino, Buenos Aires
Banco de Galicia y Buenos Aires
Banco de Italia y Rio de la Plata, Buenos Aires
Banco de la Construccion, San Jose, Costa Rica
Banco de Quilmes, Argentina
Banco de Santiago, Chile
Banco del Estado, La Paz, Bolivia
Banco di Santo Spirito, Rome, Italy
Banco Espanol del Rio de la Plata, Buenos Aires
Banco Exterior de Espana, Madrid
Banco Hipotecario Dominicano, Santo Domingo
Banco Industrial de Cataluna, Barcelona
Banco Mercantil, Bogota
Banco Mercantil y Agricola, Caracas
Banco Nac'l de Obras y Serv. Pub., Mexico City
Banco Pan de Azucar, Montevideo, Uruguay
Banco Rio de la Plata (Panama), Panama City
Banco Sud Americano, Santiago, Chile
Bank Handlowy W. Warszawie, Poland
Bank Indonesia, Jakarta
Bank of Japan, Tokyo
Bank of Korea, Seoul
Bank of N.T. Butterfield and Son, Bermuda
Bank of Pusan, Korea
Banque Arabe et Internationale d'Investissement, Paris
Banque de la Societe Financiere Europeenne, Paris
Banque Internationale a Luxembourg
Banque Internationale pour l'Afrique Occidentale, Paris
Banque Paribas (Suisse), Geneva
Banque Sudameris, Paris (c)
Barclays National Bank Ltd., Johannesburg, So. Africa
Baring Brothers & Co., Ltd., London
Bergen Bank, Norway
Bremar Holdings Ltd., England
British Bank of the Middle East, London
N.T. Butterfield & Son (Bermuda)
Caisse Centrale des Banques Populaires, Paris
Cassa di Risparmio di Firenze, Florence
Cassa di Risparmio di Genova e Imperia, Genoa
Cassa di Risparmio di Torino, Turin
Cassa di Risparmio di Verona Vicenza e Bulluno
Central Bank of Turkey, Ankara
Central Trust of China, Taipei
Charterhouse Group International, Inc., London
Chiba Bank, Japan
Clydesdale Bank Plc., Glasgow, Scotland, U.K.
Compagnie de Banque et d'Investissements, Lausanne
Compagnie Financiere de la Mediterranee, Paris
Country Bank, Ltd., London
Credit Chimique, Paris
Credito Romagnolo, Bologna
Daegu Bank, Ltd. Korea
Danske Bank, Copenhagen
Export-Import Bank of Korea, Seoul
Filanbanco, Guayaquil, Ecuador
First Curacao International Bank, Willemstad
First International Bank of Israel, Ltd., Tel-Aviv
Genossenschaftliche Zentralbank, Vienna
Gerrard and National, Plc., London
Hachijuni Bank, Ltd., Nagano, Japan
Hambro America (d)
Hill Samuel & Co, Inc., London
Hokkaido Bank Ltd., Sapporo, Japan
Hongkong & Shanghai Banking Corp., Hong Kong
Hyakujushi Bank Ltd., Takamatsu, Japan
Investiciona Banka Titograd-Udruzena Banka, Yugo.
Japan Development Bank, Tokyo
Juroku Bank, Ltd., Gifu, Japan
Kleinwort, Benson (North America Corp.) (a)
Korea Development Bank, Seoul
Kredietbank S.A. Luxembourgeoise
Kredietbank (Suisse), Geneva
Libra Bank, Ltd., London
Ljubljanska Banka, Yugoslavia
Meridien International Bank, Bahamas
Merrill Lynch International Bank, Inc., Panama
Merrill Lynch International Bank, Ltd., London
Morgan Grenfell Ltd., London
Nacional Financiera, Mexico City
National Bank of Greece, Athens
National Bank of Hungary, Budapest
National Bank of New Zealand, Wellington
National Bank of Nigeria , Lagos
National Mortgage Bank of Greece, Athens
National Westminster Bank, Plc., London
Nederlandse Credietbank, Amsterdam
North American Bank, Ltd., Tel-Aviv
Nuovo Banco Ambrosiano, Milan
Oesterreichische Landerbank, Vienna
Orion Royal Bank, London
Pierson, Heldring & Pierson, Netherlands
Post-Och Kredietbanken, Stockholm
Privredna Banka Sarajevo, Yugoslavia
Rea Brothers, Ltd., London
Reserve Bank of Australia, Sydney
Romanian Bank for Foreign Trade, Bucharest
Samuel Montagu & Co., Ltd., London
Saudi European Bank, Paris
Scandinavian Bank, Ltd., London
Senshu Bank, Ltd, Kishiwada
Shoko Chukin Bank, Tokyo
Small and Medium Industry Bank, Seoul
Societe Industrielle de Banque, Paris
Sparebanken Oslo Akershus, Oslo, Norway
Stopanska Banka, Skopje, Yugoslavia
Suruga Bank, Numazu
Tokyo Tomin Bank, Tokyo
Toronto Dominion Bank
Trans-Arabian Investment Bank, Ltd., Bahrain
Ufficio Italiano dei Cambi, Italy
Ulster Investment Bank, Ltd., Ireland
Union Bank of Norway, Oslo
Vereins-und Westbank, Hamburg
Vojvodjanska Banka-Udruzena Banka, Yugoslavia
Volkskas Ltd., Pretoria, South Africa
Wardley Ltd., Hong Kong
Williams & Glyn's Bank Ltd., London
Yapi ve Kredi Bankasi, Ankara
Zenshinren Bank, Tokyo

NORTH CAROLINA

Charlotte

Barclays Plc., London

Winston-Salem

Lloyds Bank Plc., London

Continued on Next Page

Representative Offices By State

Continued from Previous Page

OHIO

Cleveland

Bank of Nova Scotia, Toronto
Bayerische Vereinsbank, Munich
Lloyds Bank Plc., London

PENNSYLVANIA

Philadelphia

Barclays Plc., London
Charterhouse Japhet North America, London

Pittsburgh

Royal Bank of Canada, Montreal
Toronto Dominion Bank

TEXAS

Dallas

Banco do Brasil, Brasilia
Banque Paribas, Paris
Barclays Plc., London
Canadian Imperial Bank of Commerce, Toronto
Lloyds Bank Plc, London
Long-Term Credit Bank of Japan, Ltd., Tokyo
Mercantile Bank of Canada, Montreal
National Australia Bank, Ltd., Melbourne
National Bank of Canada, Montreal
National Australia Bank, Melbourne
National Westminster Bank Plc., London
Royal Bank of Canada, Montreal
Societe Generale, Paris

Houston

Algemene Bank Nederland, Amsterdam
Amsterdam-Rotterdam Bank, Amsterdam
Arab Banking Corp., Manama, Bahrain
Australia and New Zealand Banking Corp., Melbourne
Banca Nazionale del Lavoro, Rome
Banco di Roma, Rome
Banco do Brasil, Brasilia
Banco do Estado de Sao Paulo
Banco Nacional de Mexico
Bank of Credit Commerce International, Luxembourg
Bank of Montreal
Bank of Nova Scotia, Toronto
Bank of Scotland, Edinburgh
Bank of Seoul and Trust Co.
Bank of Tokyo, Ltd.
Banque Francaise du Commerce Exterieur, Paris
Banque Indosuez, Paris
Banque Nationale de Paris
Banque Paribas, Paris
Barclays Plc., London
Bergen Bank, Norway
Canadian Imperial Bank of Commerce, Toronto
Charterhouse Japhet, Ltd., London
Cho-Heung Bank, Ltd., Seoul
Christiania Bank og Kreditkasse, Olso, Norway
Clydesdale Bank, Ltd., Glasgow, Scotland
Credit Lyonnais, Paris
Credito Italiano, Milan
Credit Suisse, Zurich
Dai-Ichi Kangyo Bank, Ltd., Tokyo
Daiwa Bank, Ltd., Osaka
Danske Bank, Copenhagen
Dresdner Bank, Frankfurt
Fuji Bank, Ltd., Tokyo
Hill Samuel & Co., Ltd., London
Hokkaido Takushoku Bank, Ltd., Sapporo, Japan
Hongkong & Shanghai Banking Group
Industrial Bank of Japan, Tokyo
International Commercial Bank of China, Taipei
James Finlay Int'l Inc. (e)
Korea Exchange Bank, Seoul
Lloyds Bank Plc., London
Mitsubishi Bank, Ltd., Tokyo
Mitsui Bank, Ltd., Tokyo
National Westminster Bank, Plc., London
Norske Creditbank, Oslo
Philippine Commercial and Industrial Bank, Makati
Philippine National Bank, Manila
Post-och Kreditbanken, Stockholm
Royal Bank of Canada, Montreal
Royal Bank of Scotland, Plc., Edinburgh
Sanwa Bank, Ltd., Osaka
Societe Generale, Paris
Sumitomo Bank, Ltd., Osaka
Swiss Bank Corporation, Zurich
Taiyo Kobe Bank, Ltd., Kobe, Japan
Tokai Bank Ltd., Nagoya, Japan
Toronto Dominion Bank
Union Bank of Switzerland, Zurich
Westpac Banking Corp., Sydney

WASHINGTON

Seattle

Fuji Bank, Ltd., Tokyo
Lloyds Bank Plc., London

Data sources: U.S. Treasury; New York State Department of Banking; R.L. Polk & Co. World Bank Directory— North American and International editions; Bankers Almanac; American Banker world bank questionnaire; and various other sources.

(a)—Representative office for Kleinwort, Benson, Ltd., London.
(b)—Licensed as an agency but operating as a rep. office.
(c)—Largest owner (48%) of Sudameris Banking Group.
(d)—Representative office for Hambros Bank, Ltd., London
(e)—Representative office for James Finlay Plc., Glasgow, Scotland.

Definitions and Data Sources Used in Statistical Listings of Foreign Banks

The *American Banker's* study of foreign banking in the United States provides data on commercial and industrial loans, deposits, and assets of the U.S. banking offices of foreign banks as of June 30, 1985.

The data are presented in 18 tables. Sources of the data are given here as well as in the table footnotes. Definitions of the various terms used in the study appear below.

Full-scale banking offices of foreign banks include commercial bank subsidiaries, branches, agencies, Edge Act banks, New York State investment companies, and finance company subsidiaries.

Agency: According to the International Banking Act of 1978, an agency is "any office or any place of business of a foreign bank located in any state of the United States or District of Columbia at which credit balances are maintained, checks are paid, or money is lent, but deposits may not be accepted from a citizen or resident of the United States."

Branch: A branch is defined as "any office or any place of business of a foreign bank located in any state of the United States or the District of Columbia that may accept domestic deposits that are incidental to, or for the purpose of, carrying out transactions in foreign countries."

In New York State, a large number of agencies of foreign banks have been granted powers by the state to accept large-denomination deposits from both domestic and foreign residents. For that reason, the *American Banker* follows the Federal Reserve Board's policy of classifying these agencies as branches. These agencies appear in the branch listing and are identified by footnote "m" after their name.

The source of the branch and agency data is the "Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks." These institutions are required to submit this report on a quarterly basis to the Federal Reserve Board.

According to the Fed's instructions, each branch and agency is required to file a separate report, unless there is more than one such office in a particular city. If a foreign bank has more than one branch or agency office in a city, one consolidated report may be filed.

Edge Banks: An Edge Act banking corporation is a nationally chartered organization set up to engage in international banking and investment under the rules established in the 1919 Edge Act. The International Banking Act of 1978 permitted foreign banks to establish Edge banking offices.

An Edge bank can make loans, accept deposits, and provide a wide range of banking services, but all of these must be directly related to foreign or international transactions.

The source of the Edge bank data is a Federal Reserve computer printout, based on the Fed's Report of Condition for Edge Act and Agreement Corporations. These are unconsolidated data for the Edge and for each domestic branch of the Edge. To obtain total loans, deposits, and assets for each Edge, the head office and branch reports were combined.

Investment Firms: An investment company, under New York State banking law, is similar to a state-chartered commercial bank, with three major differences:

- An investment company is not subject to the 10% lending limitation. A commercial bank cannot lend to any one person an amount greater than 10% of its capital stock, surplus, and undivided profits.
- An investment company has no restriction on investing in stocks of corporations, while banks cannot acquire the stock of any corporation.
- An investment company cannot accept deposits, but can only maintain credit balances incidental to the conduct of its lawful business.

Only investment companies that are more than 50% owned by foreign banks are included in the listings.

The source of the 1985 investment company data was the Federal Reserve Board. The source of the 1984 investment company data was an *American Banker* questionnaire.

Most of the data for commercial banks were provided to *American Banker* by the banks and was taken from their federal regulatory "report of condition," or "call report."

Commercial and Industrial Loans: These are defined as loans for commercial and industrial purposes to business enterprises (proprietorships, partnerships, and corporations), whether secured or unsecured, single payment or installment. They may take the form of direct or purchased loans, such as commercial paper or bankers acceptances.

For branches and agencies, data are for C&I loans booked "domestically." For commercial banks, data are consolidated, including these banks' domestic and foreign branches and their Edge bank subsidiaries.

For all U.S. banking offices of foreign banks — branches, agencies, commercial banks, and investment companies — the C&I data are as of June 30, 1985. The data for finance companies and for one investment company are as of Dec. 31, 1984. The finance company data are taken from the *American Banker* survey of U.S. finance companies.

The deposit and asset data for branches and agencies are averages for the month of June 1985. For commercial banks, Edge banks, and investment companies the data are as of June 30, 1985.

'Domestic' Defined: The *American Banker* has modified the Federal Reserve Board's definition of "domestic" as it pertains to branches, agencies, and commercial bank subsidiaries of foreign banks. The *American Banker* includes foreign banks' banking offices in Puerto Rico, Guam, and the Virgin Islands, while the Federal Reserve Board does not.

In addition, the *American Banker* excludes the U.S. mainland offices of the Puerto Rican banks that are not owned by foreign banks. The Fed includes these branches in their data. For these reasons, the aggregate data for foreign banks' branches and agencies published by the Fed in its *Bulletin* will differ from the *American Banker's* aggregate totals.

The *American Banker* follows the Federal Reserve Board's definition of "domestic" as it pertains to domestically booked C&I loans. This definition of domestic includes loans booked in any of the 50 states, the District of Columbia, Puerto Rico, Guam, and the Virgin Islands.

— L. Michael Cacace

Foreign Institutions Gain Record Share of US Banking Market

Continued from Page 1

$360 billion.

In addition, total deposits at the U.S. banking offices of foreign banks were up 13.8% and total assets were up 11.3%, to $259.5 billion and $423.8 billion, respectively. In comparison, domestically owned U.S. banks had a 7.1% gain in deposits to $1.4 trillion on June 30, and assets were up 8.3% to $1.9 trillion.

The superior growth rates for the U.S. banking offices of foreign banks boosted their share of the U.S. business lending market to a record high 21.9% at midyear 1985. The previous record high was 21.7% at midyear 1982. Their share was 20.5% at midyear 1984. Record shares for deposits and assets were also established. The U.S. banking offices of foreign banks now hold 15.7% of the $1.66 trillion in total deposits held by all U.S. commercial banks, up from the previous high of 14.9% in 1984. Foreign banks also had 18.4% of the $2.3 trillion in assets of all U.S. banks, up from the record 17.7% set a year earlier.

Why are domestically owned banks selling their assets, and why are foreign banks major buyers?

There are two reasons for the sales by domestically owned banks. First, within the last 19 months, federal regulators imposed new capital adequacy requirements on U.S. commercial banks, which have caused them to scale back asset growth. In July 1984, the Federal Reserve Board proposed that both regional and multinational state member banks and all bank holding companies raise their minimum primary capital-to-assets ratio and their total capital-to-assets ratio one-half a percentage point each to 5.5% and 6%, respectively. And in February 1985, the Federal Deposit Insurance Corp. approved a final rule requiring all banks to increase the minimum primary capital and total capital ratios to the 5.5% and 6% levels, respectively.

Second, loan participation sales produce revenues for the bank without increasing loan risk. This is especially important to large banks that have experienced problems with their foreign and energy-related loan portfolios.

Foreign banks are buying for a number of reasons. First, they have been more willing to accept the thinner spreads available through loan participation sales than domestically owned banks, because the alternative lending opportunities for most foreign banks in the U.S. are limited. Most domestically owned banks have established customer relationships that foreign banks find difficult to break. As one foreign banker put it, "If you're in the U.S. pond, you have to swim in it."

Another reason for the purchases is that the size of the loan is a constraint for many foreign banks in the U.S. market. They could not provide a borrower with the entire amount. Thus, a loan participation is better than no loan at all.

And third, foreign banks' U.S. branches and agencies are not subject to the capital adequacy constraints imposed on domestically chartered U.S. banks.

These sales may indicate that fundamental changes are taking place in the U.S. commercial lending market. One foreign banker said: "The securitization of the U.S. commercial lending market has begun. This securitization will affect the fundamental relationship between the bank and the borrower. The bank has become a placement agent for the borrower."

Securitization is the sale of financial assets by an institution. The security purchaser invests in the pool and not the issuer. Securitization provides a bank with liquidity and allows it to shift market risk to investors.

These sales indicate that the investment banking function of the large domestically owned banking firms will grow in both importance and size. ■

Summary of Foreign Banking Survey Findings

The *American Banker* survey of foreign banking in the United States includes data from 251 banks from 54 countries with 616 foreign banking offices in the United States.

In the following highlights from those findings, the U.S. banking offices of foreign banks include branches, agencies, commercial bank subsidiaries, Edge Act banks, New York State investment companies, and U.S. finance companies owned by foreign banks.

- The Hongkong & Shanghai Banking Corp., Hong Kong, had $7.3 billion in business loans booked through its United States banking offices at midyear 1985, making it the largest foreign bank in the United States in commmercial and industrial loans for the fifth consecutive year.
- In addition, Hongkong & Shanghai surpassed Midland Bank PLC of London as the top foreign bank in total assets held by its U.S. offices, with $23.7 billion on June 30, down from $23.9 billion on June 30, 1984. In terms of offices, Hongkong & Shanghai has the largest presence, with 19 in the United States. These comprise 13 branches, two agencies, two Edge Act corporations, and two commercial bank subsidiaries.
- Midland Bank, which recently arranged to sell its major U.S. subsidiary — the Crocker National Corp. of San Francisco — to Wells Fargo and Co., also of San Francisco, was the top foreign bank in deposits generated by its U.S. offices, with $16.4 billion. In addition, Midland was the fourth largest foreign bank in business lending, with $4.5 billion, and it was second in assets with $22.7 billion, down from $28.1 billion the year before.
- Fuji Bank Ltd., Tokyo, which became the second largest foreign bank in commercial and industrial loans after acquiring Walter E. Heller & Co., a commercial and industrial finance company, in 1984, retained its No. 2 position, with $6.7 billion, jumping 17.5% from its midyear 1984 total of $5.7 billion.
- Bank of Tokyo, for the second year in a row, ranked third among foreign banks in business loans booked in the United States. With $5.7 billion in business loans, it was up 10.4% from $5.2 billion the previous year.
- Industrial Bank of Japan Ltd. ranked 12th at midyear with $2.5 billion in business loans booked through its U.S. offices. The Tokyo-based bank acquired 51% of the J. Henry Schroder Bank and Trust Co. of New York — formerly owned by a London-based holding company, Schroder's PLC — effective Dec. 31, 1985. If the acquisition had taken place before June 30, Industrial Bank of Japan would have ranked as the eighth largest foreign bank in the United States in business loans, with approximately $3 billion. The acquisition of a foreign bank's U.S. commercial bank subsidiary by another foreign bank in the United States was the first major one of its kind.
- The most dramatic increases in business loans outstanding at U.S. offices came from Banco di Napoli and Bank of Montreal. Banco di Napoli, which has one New York office, a branch, posted a 287% increase, from $326 million to $1.3 billion. Antonio Sussi, executive vice president and manager of the branch, attributed the rapid loan growth to the bank's "commitment to become a significant factor in the domestic market." He added that Italian banks generally have become more aggressive in the United States.

Bank of Montreal, whose business loans in the United States increased 147%, to $4.4 billion, jumped 13 places to become the fifth-ranked foreign bank in commercial and industrial loans outstanding. Bank of Montreal's tremendous increase was due to its September 1984 acquisition of the Harris Bankcorp, which had $8.8 billion in assets at yearend 1984.

- Forty-three percent of all the foreign banking offices in the United States are located in New York, which heads the list of the 10 cities with the most foreign banking offices. New York has 405 foreign banking offices — more than the combined totals of Los Angeles, San Francisco, Chicago, Houston, Miami, and Washington, D.C. New York's net increase of 22 foreign banking offices outnumbers the new offices at the other nine cities on the top 10 list taken together.
- Japan is again the leading foreign lender to businesses in the United States, with $39.7 billion in commercial and industrial loans by Japanese banks in the United States. Though this represents an increase of 8.8% over Japan's midyear 1984 total of $36.5 billion, Japan's share of the total foreign lending market in the United States decreased from 37.6% at midyear 1984 to 35.5% at midyear 1985.
- The United Kingdom is the second largest foreign business lender in the United States, with $16.8 billion, up 3.7% from last year's total of $16.2 billion. British banks together with Japanese banks account for more than half the business loans from foreign countries with banking offices in the United States. Like the Japanese banks, however, the British banks' share of the market decreased, from 16.7% at midyear 1984 to 15% at midyear 1985.
- Spurred by Bank of Montreal's acquisition of Harris Bankcorp, Canadian banks posted a 45% increase in business lending, making Canada the third largest and increasing its share of the market from 8.5% at midyear 1984 to 10.7% at midyear 1985.
- Foreign banks through their U.S. offices had a total of $111.8 billion in business loans at midyear 1985, up from $97.1 billion at midyear 1984, or an increase of 15.1%. The growth of business lending at U.S. offices of foreign banks was more than double the 6.8% business loan growth rate at all U.S. commercial banks last year.
- Italy had the largest percentage gain among the top 10 foreign countries booking business loans through their U.S. offices. Its commercial and industrial loans increased 54%, to $6.3 billion from $4.1 billion the year before.
- Forty-six percent of all business loans booked by foreign banks in the United States were booked through their branches. Branches make up more than half of the 616 U.S. offices of foreign banks. One-third of the loans were booked through the 73 commercial bank subsidiaries, and the 181 agency offices booked 14% of the loans.
- Dai-Ichi Kangyo Bank's loans at its New York branch climbed 32%, to $2.2 billion, to become the biggest foreign bank branch in terms of lending in the United States and the only foreign bank branch with loans totaling more than $2 billion.
- The location of the largest agency office in business loans moved this year to Atlanta from Los Angeles. Toronto Dominion Bank's Atlanta agency office had $917.7 million in business loans, surpassing Industrial Bank of Japan's Los Angeles agency office, which this year posted $917.4 million.
- Marine Midland Bank, the Buffalo-based subsidiary of the Hongkong & Shanghai Banking Corp., was the largest foreign-owned commercial bank subsidiary in the country in terms of commercial and industrial loans. Its portfolio totaled $6.7 billion, down from $6.8 billion the previous year.
- U.S. banking offices of foreign banks increased their share of the U.S. lending market to 21.9% at midyear 1985 from 20.5% on June 30, 1984.

— **Irene Appelbaum**

Dear Reader, How Are We Doing?

The American Banker wants very much to make sure its statistical listings for the financial services industry meet your information needs. So would you spend a moment to give us some feedback on the **International Banking Annual** survey that appear in today's edition? Over the past year we have incorporated many of your suggestions to provide more meaningful information. Please return this questionnaire to L. Michael Cacace, Statistical Chief, American Banker, One State Street Plaza, New York, N.Y. 10004 (212) 943-4836.

(1.) How would you **change** the tabulation to make it more useful? What would you add?

______

______

______

(2.) What do you like **best** about this tabulation?

______

______

(3.) What do you like **least** about this tabulation?

______

______

(4.) **How** do you use this information in your work?

______

______

(5.) What **new** statistical survey would you like to see?

______

______

______

Name (optional)______

Title______

Company______

Address______

______

Phone______

Number of Foreign Banking Offices in US Rises by 3.8% in 1985

Continued from Page 1

resentative offices increased 9.2%, to 322, compared with 295 in 1984. Edge banking offices totaled 37, down from 41 the year before.

The number of cities with foreign banking offices also increased, to 55 from 46. Eight of the cities are in Illinois. In September 1984, Bank of Montreal acquired the Harris Bankcorp, a Chicago multibank holding company that owned banks in the Illinois cities of Barrington, Glencoe, Hinsdale, Naperville, Roselle, Summit, Winnetka, and Wilmette. A representative office also was opened in Baltimore.

New York had the most branch offices with 195, the most commercial bank subsidiaries with 26, and the most representative offices with 129. Also, the 10 foreign-owned New York State investment companies, which are similar to state-chartered banks, are located in New York City.

Los Angeles had the most agency offices with 57, and Miami had the most Edge bank offices with 11.

Canadian banks increased their U.S. banking offices by 11, the most new offices opened by any country in 1985. All 11 offices belong to the Bank of Montreal, and all but one, a new Chicago branch, was attributable to the acquisition of Harris Bankcorp. The Harris acquisition gave Bank of Montreal nine commercial banks in Illinois, and gave the Harris Bank International Corp. of New York an Edge bank.

The Hongkong & Shanghai Banking Corp. of Hong Kong opened seven new offices. Six are New York branches acquired from Golden Pacific National Bank after it was closed by the Comptroller of the Currency. The other office is a new commercial bank subsidiary — Marine Midland Bank (Delaware), Wilmington.

The Edge banks that closed were: the Los Angeles branch of Marine Midland International Bank, Miami; European American Bank International, Los Angeles, which was sold; Commind International Banking Corp., Houston; and Banco del Pacifico International, Miami, which was merged into Pacific National Bank, Miami.

An Edge bank can make loans, accept deposits, and provide a wide range of banking services, but all of these must be directly related to foreign or international transactions. Foreign banks were permitted to open Edge offices for the first time in 1978.

Other offices that closed included: the New York branch of Banco Urquijo Union, Madrid; the New York branch of Banque de l'Union Europeenne, Paris, after Banque de l'Union merged with Credit Industriel et Commercial, Paris; and the New York office of Grindlays Bank Ltd., London, after Grindlays was acquired by the Australia and New Zealand Banking Group Ltd. of Melbourne.

Two of the Oregon branches of Canadian Imperial Bank of Commerce, Toronto, —one in Beaverton, the other in Portland — were absorbed by Oregon First Bank of Portland. ■

Maryland Thrift Plans Public Offering

Special to the American Banker

BALTIMORE — John Hanson Savings and Loan Inc. said it will make an initial public offering of its stock in hopes of raising about $20 million in capital.

The company said the funds would be used to increase its regulatory net worth and retire $11.25 million in State of Maryland bond anticipation notes it received last fall so it could meet the financial standards necessary for federal deposit insurance.

John Hanson was the second largest S&L in Maryland's privately insured thrift system when the system collapsed last May.

Although John Hanson had applied for federal deposit insurance before the collapse, it had not received approval from the Federal Savings and Loan Insurance Corp. by May.

As a result, the association was among the 100 S&Ls that had withdrawal restrictions. Maryland Gov. Harry R. Hughes placed withdrawal limits of $1,000 a month per account on all associations until they could receive federal deposit insurance or demonstrate they were financially sound.

In order to help S&Ls qualify for federal insurance, the state government offered capital infusions in the form of bond anticipation notes. In return, the state received an equity position in the S&Ls.

John Hanson received its bond anticipation notes on Sept. 19, and after the public offering of stock, it will be in a position to pay off the notes. ■

Pennsylvania . . .

Continued from Back Page

Analysts and bankers are skeptical, however.

No bankers are commenting officially, but one said unofficially, "Who needs First Pennsy's 65 offices in the Philadelphia area? We have plenty of bricks and mortar of our own."

First Pennsy's branch network could be attractive, of course, to an out-of-state or foreign institution seeking a Philadelphia presence, come regional or interstate banking. The state House is considering a Senate-passed bill that would enable Pennsylvania to participate in an interstate banking region with neighboring states. So far, however, one big player — New York State — is excluded, and the Senate has moved the national trigger back from three to five years. The issue is being fiercely debated in the House, and the Senate trigger could be changed.

Another plus is First Pennsy's strong consumer franchise. Customer loyalty helped pull the bank through troubled times before and during the bank-and-FDIC rescue of the early 1980s. Of the seven biggest commercial banks in Philadelphia, First Pennsy has 12.7% of retail deposits.

But bankers and analysts ask: Why would anyone want First Pennsy's $450 million in Latin American credits? Or the bank's high percentage (3.4%) of nonperforming loans?

Still, First Pennsy is recovering slowly, and $180 million in tax benefits lie waiting for anyone with the appetite to swallow them.

George A. Butler, chairman and chief executive officer of First Pennsy, said he has been hearing foreign-acquisition rumors ever since he took over as No. 1 in 1979. He acknowledges talking to upwards of 30 domestic banks in recent years about interstate banking — but in general, rather than specific, terms. And what banker hasn't discussed interstate banking in general terms?

Mr. Butler has repeatedly said the company will consider any and all options, including acquisition by another bank, continuing on alone as a major regional bank, or maybe — just maybe — even acquiring a smallish bank for itself. ■

Spotlight . . .

Continued from Back Page

Jersey banking company. In 1984, the Federal Reserve Board and the courts shot down Mellon's attempt to acquire Heritage Bancorp. in Jamesburg, N.J. Heritage was eventually acquired by Midlantic Banks Inc. in Edison, N.J.

United Jersey Banks Inc. in Princeton, the state's third largest banking company, showed the strongest rise in stock price — about a 72% gain — last year of any the large New Jersey banks. Other strong market performers have been Summit Bancorp. in Summit, which showed a 66% increase in price, and New Jersey National Corp. in Trenton, which advanced about 57%.

Among the larger Pennsylvania institutions, Pennbancorp, which is based in the western Pennsylvania city of Titusville, is the hottest takeover prospect. The stock price of the $3 billion-asset company more than doubled last year.

"Pennbancorp, like many other institutions, would undoubtedly prefer to remain independent, but there is no denying its attractiveness to large out-of-state banks seeking entry," said Victor D.M. Tom in a recent report for the Merrill Lynch Capital Markets Group.

The Titusville banking company is located near the Ohio border, and that is where the interest is likely to come from.

Other strong market performers from Pennsylvania include Keystone Financial Corp. in State College, whose stock price rose about 81% last year; and Continental Bancorp, Norristown, and Meridian Bancorp, Reading, whose stock prices rose about 52%.

David Lazar, a Philadelphia bank stock analyst for Ryan, Beck & Co., said First Valley Corp. in Lansford and Merchants Bancorp in Allentown are good interstate banking plays.

— **Bart Fraust**

State Roundup . . .

Continued from Back Page

pass in some form by March 31.

DELAWARE: No significant legislation is planned or pending. Francis Morris, executive vice president for the Delaware Bankers Association, said: "I suppose it would be accurate" to say state bankers are satisfied with the status quo.

John M. Mularkey, the state's banking commissioner, said: "I've told the bankers here that if New Jersey and Pennsylvania pass their bills, they're going to be an island. But there's just no push for regional interstate banking, because most of the Delaware institutions are afraid they'd be acquired, rather than do the acquiring."

— **Philip T. Sudo**

American Banker

HOME OFFICE

One State Street Plaza, New York, N.Y. 10004

Telephone (212) 943-6700 **Wires:** News WU Telex 882385 Answer Back: Amer Bank NYK. WUI 62594 AMERBANKER **Advertising:** ITT Telex International 421768 ABKR **Cable Address:** AMERBANKER New York.

DERICK OTIS STEINMANN
Chairman

RICHARD H. TIERNEY
President

EDMUND C. BURKE
Senior Vice President

PETER L. MALKIN
Senior Vice President
Information Services

ALAN J. MARMOREK
Senior Vice President
Chief Financial Officer

ROBERT S. NOVEMBER
Senior Vice President
Information Products

THOMAS SCHERZER
Vice President-Finance

NEIL FITZGERALD
Production Manager

EDWARD C. FREY
Vice President
Advertising Sales Director

VERONICA R. HIGGINS
Secretary

ADVERTISING OFFICES
NEW YORK
One State Street Plaza, New York, N.Y. 10004
(212) 943-6700
For Classified information
Call Toll Free (800) 221-1910

Sarsfield Byrne
Mary Marshall
Donald Sias
William Baird
Michael Lillis
Sheila M. Driscoll, International
Kathryn Butts, Classified/Legal

Midwest Advertising Office, Mgr., JAMES E. McSURELY, 53 W. Jackson Blvd., Chicago 60604 Tel.: (312) 427-4371-2

SOUTHEAST	NEW ENGLAND	SOUTHWEST
Sarsfield Byrne	Donald Sias	Carole Prianos
New York Office	New York Office	Chicago Office

Advertising Representatives:

San Francisco: PETER D. SCOTT, RICHARD SANDS — Scott, Marshall, Sands & McGinley, 433 California St., San Francisco, CA 94104 (415) 421-7950, in Seattle RICHARD SANDS 285-1214

Los Angeles: WILLIAM E. MARSHALL, — Scott, Marshall, Sands & McGinley, 3700 Wilshire Blvd., Suite 500, Los Angeles, CA 90010 (213) 382-6346

Overseas Representatives:

Europe: PATRIC HALE, Infopac (U.K.) S.A., 3 Hanover Square, London W1R 9RD, England, Tel. (01) 491-3805, Telex: 915076

MICHAEL ERLEIGH, Selective Communications, Ltd., Via del Corso 52 (Int 7), 00186 Rome, Italy, Tel: 06-678-3640, Telex: 614559

BERNARD PINGREE, Infopac Inc., 43, Chemin de la Cocuaz, 1253 Vandoeuvres, Switzerland, Tel: 22-50-13-30, Telex: 421959

Japan: YASUSHI MATSUSHITA, C.P.O. 1486 Tokyo 100-91, Japan, —(03) 405-0904, Telex: J29216

Latin America: PAUL J. BLOOMFIELD, P.O. Box 595 Montevideo, Uruguay, Telephone 506 847 Telex. 22263 abanker uy.

Israel: DAN EHRLICH, P.O Box 11297, Tel-Aviv 61112, Israel, Tel. 03-455-559, Telex: 341118

Hong Kong JOHN WILSON, International Media Representatives, 11/Fl Henfa Commercial Building, 348-350 Lockhart Road, Wanchai, Hong Kong, Tel: 5-730931, Telex: 84823

Australia: STEPHEN SMITH, JOHN KEENEY, International Media Representatives, 3rd Floor, 39 East Esplanade, Manly, N.S.W 2095, Australia, Phone: (02) 977-3377, Telex: 74473

For subscription orders and inquiries call:
Outside New York—(800) 221-1809
In New York— (212) 943-9589 Collect.

AMERICAN BANKER CAN BE READ DAILY VIA ONLINE SERVICES

American Banker stories and commentaries can be read through several electronic sources. These sources can provide early-morning access to the news, the ability to search for stories on chosen subjects in past editions, and clipping services, in which stories on preselected topics are delivered automatically to the reader. Telephone and terminal equipment are needed to use these services. A brief description follows.

BRS INFORMATION TECHNOLOGIES — Contains today's news stories in financial services, a financial services news summary, daily executive job changes, a daily calendar of events in Washington, and more. Available beginning 6:00 a.m. Eastern Time. Call (800) 223-3009. In New York State, call (212) 943-9893.

DIALOG — News Search (Dialog file 211), daily indexing but not the text. Trade & Industry Index (Dialog File 148), back indexing with full text, no search. Trade & Industry ASAP (Dialog File 648), index and full text search. Call (800) 227-8431.

NEWSNET — Major stories and articles. Full text search and retrieval available at 6:30 a.m. Eastern Time. Call (800) 345-1301. In Pennsylvania, call (215) 527-8030.

NEXIS® — Provides the full text of all American Banker features and news coverage since Jan. 2, 1979, through a wide variety of personal computers and terminals. Issues are available approximately 48 hours after print publication date. Electronic clipping service available for convenient, automatic updates on any topic of your choice. Call (800) 227-4908.

For further information, please call Brad Henderson, director of product development, the American Banker. Collect (212) 943-4846.

C0175-1

American Banker

The Daily Financial Services

VOL. CLI NO. 33

Tuesday, February 18, 1986

st Year

150222000015 6/23/86 C11
CONGRESSIONAL INFOR SREV SRI
ACQUIS EDITOR SRI
4520 E. WEST HIGHWAY
BETHESDA MD 20814

INSIDE TODAY

tuesday

WEEKLY REVIEW AND OUTLOOK — Pull Out Pages 15-26

CREATIVE ADVICE: Stan Gryskiewicz had some creative advice for those attending a Consumer Bankers Association conference...19

washington tuesday

Pages 24-25

Washington Tuesday

WARRIOR: Lincoln Savings and Loan Association of Los Angeles has become an aggressive, yet low-profile, warrior against the Federal Home Loan Bank Board's 10%-of-assets cap on equity investments... 25

BRIEFING: The American Bankers Association government relations council is expected to advise the trade group's board to continue pushing for expanded powers...... 24

FROM THE STATES

Maryland: William M. Griffin has been appointed director of the Maryland Division of Savings and Loan Associations.......................... 2

Missouri: A regional interstate banking bill makes progress.................. 2

Alabama: Lawmakers are close to approving regional interstate banking... 2

LLOYDS SALE: Lloyds Bank has agreed to sell its California bank subsidiary to Sanwa Bank.............. 2

BID SPURNED: The Westchester Financial Services Corp. rejected an unsolicited takeover bid from Northeast Savings, Hartford, Conn.... 2

WHAT ANALYSTS SAY: CalFed's growth in expenses was a disappointment to some... 3

In the News....................................... 3

BANKING TRENDS: In its new emphasis on math, economics appears to have missed the factors of politics and psychology.............................. 4

OVERVIEW: The nation may see inflation and recession in time to liven up the 1988 election... 4

Executive Changes... 6

REQUIRED READING: Marshall Loeb identifies 10 major developments he believes will affect business and consumers... 8

MARKETING TODAY

The Monitor: First Georgia Bank relies on a personality test to fit employees to jobs............................. 10

Ski Bank: Proctor Bank has opened a branch near a ski slope in Vermont.. 11

Banks Cautiously Venture into Travel Business

By KRISTINE A. DEDRICK

SAN FRANCISCO — Ready to take that cruise you've always dreamed of? Or is it just another — yawn — business trip to visit company headquarters? Whatever your travel needs, just stop by your bank and make reservations.

Your bank?

The scenario may be premature, but it is not farfetched. Banks are cautiously eyeing the travel business, and the travel industry sees them coming. At a recent conference here on marketing travel services in banks, travel professionals outnumbered bankers two-to-one. The conference was sponsored by The Bankers Institute, an organization based in Corte Madera, Calif., that specializes in educational programs for financial institutions.

Why should a bank get into the travel business and will consumers view banks as legitimate providers of travel services? First, it's a big business. With $200 billion in annual sales, the travel industry is the nation's second largest industry, and it's projected to be the largest by the end of the decade, according to James M. Shelton, president of The Bankers Institute. The benefits of entering it range from being able to offer customers a new service and cross sell existing bank services to potential new fee income and commissions, depending on the extent of the bank's involvement.

A study done in July 1985 reported that 41% of airline travelers who make more than three airline trips per year definitely or probably would use a bank or financial institution instead of a travel agency. The survey was conducted by Opinion Research Corp., the research arm of Arthur D. Little Inc.

Based on the 41% figure, total travel sales per 10,000 customers were projected at $2 million. With standard commissions in the industry at about 10%, this could mean as much as $200,000 in commissions per 10,000 customers. These figures seemed to pique the interest of many of the bankers at the conference.

"When you come in as ABC Bank Travel you have a leg up," said James W.S. Dullum of Sontag Annis & As-

➜ Travel: Page 30

Drop in Oil Prices Worries Banks in Texas and Oklahoma

Biggest Energy Lenders Construct Damage Scenarios While Waiting for Volatile Market to Stabilize

By RICHARD RINGER

CHICAGO — When the computers at Allied Bancshares Inc., Houston, spit out the numbers showing the impact of lower oil prices on the company's energy portfolio, the results likely got a thorough review.

The sensitivity analysis showed that at $20 a barrel for oil, Allied would "be safe on interest and principal" on its outstanding $636 million in energy and energy-related loans, said Jay Crager Jr., the company's executive vice president and chief financial officer. If oil prices settle at $15 a barrel, Allied's energy and energy-related borrowers might not be able to stay current on their interest payments. Allied is "safe on principal" on those outstanding loans at the $15-per-barrel price, said Mr. Crager.

The big unknown for Allied and other banks with sizable energy and energy-related loan portfolios, of course, is at just what price per barrel oil will settle. And until bankers feel more confident at what prices crude will settle, energy companies may find it more difficult getting new loans. "Businessmen will take risks," said an economist at RepublicBank Corp., a big energy lending bank in Dallas. "But no one knows what the risk is" nowadays because of falling crude prices, he said.

The last six weeks or so, the spot and futures markets for crude have been active and volatile. No one reasonably can predict where crude prices will settle. The trend, unfortunately, is not a good one for energy lending banks.

On Feb. 4, crude oil prices plunged to new six-year lows of less than $16 a barrel on the spot and futures markets. The same day, spot prices for the U.S. benchmark West Texas Intermediate fell to $15.45, the lowest price since spot market prices for that crude became available in 1979. And at the New York Mercantile Exchange, crude for March delivery tumbled to $15.44 in active and volatile trading.

Last week, crude prices rebounded before easing again. The price of West Texas Intermediate closed at $16.50 a

➜ Oil Prices: Page 28

BIG DEALS:

Midwestern Banks Cheapest, Southern Banks Most Costly Of Acquisitions During January

At a Glance

Deals of the Month

	Number of deals	Aggregate Price	Aggregate Equity	Aggregate Earnings	Avg. Price To Equity	Avg. Price To Earnings
January	27	$650.4M	$370.2M	$64.1M	1.8	10.1
December..	24	$573.7M	$400.6	$30.8M	1.4	18.6
November..	18	$532.7M	$229.3M	$36.0M	2.3	14.8

By BART FRAUST

NEW YORK — Of the interstate acquisitions announced in January, midwestern banks were the cheapest and southern banks the most expensive in relation to the equity and the earnings of the acquired institutions.

- See Tables, Pages 37,38, and 40
- Sanwa to Buy Lloyds Unit, Page 3

Overall, interstate deals were pricier than in-state acquisitions, particularly in relation to the earnings of the acquired banks.

However, last month's three biggest deals in terms of total purchase price were all in-state transactions. In fact, the largest proposed acquisition of the month was not a deal at all, but rather a "hostile" tender offer by Great Western Savings of Beverly Hills, Calif., for Citadel Holding Co., a thrift holding company based in Glendale, Calif.

Of the 27 acquisitions proposed last month, 13 were interstate mergers. Financial terms were disclosed for 11 interstate acquisitions and 10 of the 14 in-state deals.

The 11 interstate deals were signed at prices representing an average multiple to equity of 1.9 and an average multiple to earnings of 13.2. In contrast, the 10 in-state transactions were proposed at prices representing an average 1.7 times equity and 9.1 times earnings.

These multiples are used by banking analysts to get an idea of how much a buyer is willing to pay to acquire the net worth and earnings of a company. In 1985, the average multiple to equity was about 1.9 and the average multiple to earnings was about 14, according to a recent survey by the Merrill Lynch Capital Markets Group. That survey was based on a sample of 120 acquisitions.

The Midwest was the busiest region last month in terms of acquisition activity. Nine deals were announced involving midwestern institutions, including five interstate mergers. The multiples, which were the lowest anywhere in the country, were virtually identical for both in-state and interstate mergers — about 1.6 times equity and 11.5 times

➜ Big Deals: Page 37